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Appendix 1: Project Design Matrix (PDM)

Project Design Matrix (PDM)

Version 1
Dated. 23 February 2018

Project Title: Project for Improvement of Livelihoods and Well-being of Female Home Based Workers in the Informal Economic Sector in Sindh Province
Implementing Agencies: Women Development Department（WDD）
Partner Organizations: Women Development Foundation Pakistan (WDFP), Sindh Rural Support Organization(SRSO)
Ultimate beneficiaries: total 6,800 (Female Home Based Workers (FHBWs) and their family members)
1) 350 FHBWs and their family members of life management related activities (350FHBWs + 350x3 family members=1,400)
2) 350 FHBWs and their family members of income generating related activities (350 FHBWs+ 350x3 of their family members = 1,400)
3) 500 FHBWs and their family members of financial access activities (500FHBWs +500x3 of their family members =2,000)
4) 500 Female workers and their family members of private companies and factories (500 Female workers +500x3 of their family members=2,000)
Project Period: Phase 1: March 2017-March 2018, Phase 2: 4 years
Project Area: Karachi, Sukkur and its adjacent districts in Sindh Province

Narrative Summary	Objectively Verifiable Indicators	Means of Verification	Important Assumptions
OVERALL GOAL			
The number of FHBW households (HHs) who receive some of the services explained in the livelihood improvement knowledge and tool kit (the tool kit)*1 is increased	1. The number of FHBW HHs to whom WDD, SRSO and WDFP have reached according to their roll-out plans of the tool kit. 2. The number of organizations and/or areas where the contents of the tool kit are applied		
PROJECT PURPOSE			
Application of the tool kit developed through public-private partnership (PPP) to improve livelihoods of FHBW HHs is promoted.	1. XX (no.) of organization which has applied the tool kit	1. Project progress report	
	2. The tool kit is authorized by WDD	2. Authorized Tool Kit	
OUTPUTS			
Output 1. Capacity of WDD in promoting the tool kit to improve livelihoods of FHBW HHs through PPP is enhanced	1-1. XX (no.) of training seminars and workshops for public and private sectors (NGOs included) that WDD staff delivered contents as trainers and resource persons	1-1. Project progress report	
Output 2. Capacity of target FHBW HHs*2 in life management (LM) skills is improved	2-1. XX(Ratio/no.) of FHBW HHs who start saving with specific objectives (life course planning) 2-2. No. of FHBWs who record incomes and expenditures of their business/house hold is increased (financial management)	2-1. & 2-2 Coaching record 2-2. Baseline & Endline survey	
Output 3. Capacity of target FHBW HHs to access to financial services is improved	(for both FHBW & HH) 3-1. No. of target FHBWs who save income from HBW is increased 3-2. No. of HHs or FHBWs who have accounts in formal financial institutions is increased 3-3. No. of types of financial services the target FHBW HHs have access is increased	3-1. ～ 3-3 Project progress report Baseline & Endline survey	
Output 4. Target FHBWs acquire knowledge and skills necessary for income generation	4-1. Profit from HBW is increased (group) 4-2. No. of support resource*3 that target FHBW can access is increased (own account)	4-1. & 4-2. Baseline & Endline survey	
Output 5. Importance of promotion of female employment in the formal sector is sensitized	5-1. No. of HHs who agree female members work in formal sector is increased 5-2. XX (no.) of companies*4 which encourage employment of female workers	5-1. Survey before and after awareness activities 5-1 & 5-2. Project progress report	
Output 6. The tool kit is developed based on the Outputs 2 to 5.	6-1. The tool kit is approved by JCC	6-1. Minutes of JCC meeting	

ACTIVITIES	INPUTS		
Output 1:Capacity of WDD in promoting the tool kit to improve livelihoods of FHBW HHs through PPP is enhanced	**From Japanese Side**	**From Pakistani Side** **WDD**	Security does not become worsened
1-1. Carry out a kick off seminar on the Project with WDD, partner organizations and key stakeholders	1. Dispatch of Japanese Experts	1. Allocation of counterparts (existing staff + new staff to be recruited under the approved PC-1)	
1-2. Facilitate planning of the pilot activities by partner organizations（Output 2 to 5）	2. Provision of equipment (computers, printers, projectors, etc.)	2. Local costs	
1-3. Strengthen the capacity of WDD officers			
1-4. Conduct base-line survey			
1-5. Facilitate carrying out the pilot activities	3. Local costs for the activities		
1-6. Monitor and review the pilot activities			
1-7. Formulate strategy for continuation and expansion of the pilot activities by WDD and partner organizations			
1-8. Continue and expand the pilot activities			
1-9. Conduct end-line survey			
1-10. Facilitate and develop roll-out plan(s) of the tool kit of WDD, WDFP and SRSO			**PRE-CONDITIONS** ↓ <Issues and countermeasures>
Output 2:Capacity of target FHBW HHs in life management (LM) skills is improved			
2-1. Plan pilot activities for LM skills			
2-2. Carry out the pilot activities			
2-3. Monitor and assess the process and outcomes of the pilot activities			
2-4. Revise methodology and contents of the pilot activities			
2-5. Continue and expand revised pilot activities			
2-6. Review and finalize methodology and contents of the pilot activities based on activities 2-2 to 2-5			
Output 3:Capacity of target FHBW HHs to access to financial services is improved			
3-1. Plan pilot activities for improvement of financial access for demand and supply sides			
3-2. Carry out the pilot activities			
3-3. Monitor and assess the process and outcomes of the pilot activities			
3-4. Revise methodology and contents of the pilot activities			
3-5. Continue and expand revised pilot activities			

3-6. Review and finalize methodology and contents of pilot activities based on the activities 3-2 to 3-5			
Output 4:Target FHBWs acquire knowledge and skills necessary for income generation			
4-1. Plan pilot activities for income generation for group based and own account FHBW HHs respectively			
4-2. Carry out the pilot activities			
4-3. Monitor and assess the process and outcome of the pilot activities			
4-4. Revise methodology and contents of the pilot activities			
4-5. Continue and expand revised pilot activities			
4-6. Review and finalize methodology and contents of the pilot activities based on the activities 4-2 to 4-5			
Output 5:Importance of promotion of female employment in the formal sector is sensitized			
5-1. Plan pilot activities for promotion of female employment in the formal sector			
5-2. Carry out the pilot activities			
5-3. Carry out follow up of pilot activities			
5-4. Review and finalize methodology and contents of pilot activities based on activities 5-2 to 5-3			
Output 6: The tool kit is developed based on the Output 2 to 5			
6-1. Prepare tool kit based on the outcome of Output 2, 3, 4 and 5			
6-2. Share the tool kit with relevant organizations			
6-3. Finalize the tool kit in reference to comments from relevant organizations			
6-4. Support WDD to authorize the tool kit			

*1: The Livelihood Improvement Knowledge and tool Kit (the tool kit) is to provide both public and private organizations essential knowledge, steps and strategies and practical tool for enhancing and benefiting from livelihood improvement of FHBW households. The basic concept and framework of the tool kit, and the Project itself, is developed from the internationally tested 'graduation approach' which highlights the importance of the step-wise approach for the improvement of livelihood of the ultra and transient poor (low-income people). The tool kit will most likely to be comprised of several modules tentatively including the following: the overview; life management skills; access to financial services; income generation; and promotion of formal employment. The structures and contents of the tool kit will be finalized in Output 6 based on careful examination of the outcomes of pilot activities in Output 2 to 5.
(Please see the attached PPT for the basic ideas on the tool kit.)

*2: Target FHBW HHs are those who are originally beneficiaries of partner organizations and participants in the pilot activities of this Project

*3(indicator 4-2): 'Support resources' means public/private organizations and/or human resources which provide FHBWs with assistance for skills, funds and information

*4(indicator 5-2): Companies which implement any positive actions to support employment of female workers including providing training, increasing no. of female employees, improvement of facilities or environment of female workers.

Appendix 2: Plan of Operation (PO)

Detailed implementation schedule (Plan of Operation)

Activities / Sub-Activities	1st Year	2nd Year	3rd Year	4th Year	Implementation by	
Output 1: Capacity of WDD in promoting the tool kit to improve livelihoods of FHBW HHs through PPP is enhanced						
1-1. Carry out a kick off seminar on the Project with WDD, partner organizations and key stakeholders					JICA	WDD
1-2.Facilitate planning of the pilot activities by partner organizations (Output 2 to 5)					JICA	WDD
1-3. Strengthen the capacity of WDD officers					JICA	WDD
1-4. Conduct base-line survey					JICA	WDD
1-5. Facilitate carrying out the pilot activities					JICA	WDD
1-6. Monitor and review the pilot activities					JICA	WDD
1-7. Formulate strategy for continuation and expansion of the pilot activities by WDD and partner organizations					JICA	WDD
1-8. Continue and expand the pilot activities					JICA	WDD
1-9. Conduct end-line survey					JICA	WDD
1-10. Facilitate and develop roll-out plan(s) of the tool kit of WDD, WDFP and SRSO					JICA	WDD/WDFP/SRSO
Output 2: Capacity of target FHBW HHs in life management (LM) skills is improved						
2-1. Plan pilot activities for LM skills					JICA	WDFP/SRSO
2-2. Carry out the pilot activities					JICA	WDFP/SRSO
2-3. Monitor and assess the process and outcomes of the pilot activities					JICA	WDD/WDFP/SRSO
2-4. Revise methodology and contents of the pilot activities					JICA	WDFP/SRSO
2-5. Continue and expand the revised pilot activities					JICA	WDFP/SRSO
2-6. Review and finalize methodology and contents of the pilot activities based on activities 2-1 to 2-5					JICA	WDFP/SRSO
Output 3: Capacity of target FHBW HHs to access to financial services is improved						
3-1. Plan pilot activities for improvement of financial access for demand and supply sides					JICA	WDFP/SRSO
3-2. Carry out the pilot activities					JICA	WDFP/SRSO
3-3. Monitor and assess the process and outcomes of the pilot activities					JICA	WDD/WDFP/SRSO
3-4. Revise methodology and contents of the pilot activities					JICA	WDFP/SRSO
3-5. Continue and expand revised pilot activities					JICA	WDFP/SRSO
3-6. Review and finalize methodology and contents of pilot activities based on the activities of 3-2 to 3-5					JICA	WDFP/SRSO
Output 4:Target FHBWs acquire knowledge and skills necessary for income generation						
4-1. Plan pilot activities for income generation for group based and own account FHBW HHs respectively					JICA	WDFP/SRSO
4-2. Carry out the pilot activities					JICA	WDFP/SRSO
4-3. Monitor and assess the process and outcome of the pilot activities					JICA	WDD/WDFP/SRSO
4-4. Revise methodology and contents of the pilot activities					JICA	WDFP/SRSO
4-5. Continue and expand revised pilot activities					JICA	WDFP/SRSO
4-6. Review and finalize methodology and contents of the pilot activities based on the activities 4-2 to 4-5					JICA	WDFP/SRSO
Output 5: Importance of promotion of female employment in the formal sector is sensitized						
5-1. Plan pilot activities for promotion of female employment in the formal sector					JICA	WDD/ WDFP
5-2. Carry out the pilot activities					JICA	WDD/ WDFP
5-3. Carry out follow-up of pilot activities					JICA	WDD/ WDFP
5-4. Review and finalize methodology and contents of pilot activities based on activities 5-2 to 5-3					JICA	WDD/ WDFP
Output 6: Tool kit is developed based on the Outputs 2 to 5						
6-1. Prepare tool kit based on the outcome of Output 2, 3, 4 and 5					JICA	WDD
6-2. Share the tool kit with relevant organizations					JICA	WDD
6-3. Finalize the tool kit in reference to comments from relevant organizations					JICA	WDD
6-4. Support WDD to authorize the tool kit					JICA	WDD

Detailed implementation schedule for WDD

Activities		1st Year	2nd Year	3rd Year	4th Year	Implementation by
	Sub-Activities					
Output 1: Capacity of WDD in promoting the tool kit to improve livelihoods of FHBW HHs through PPP is enhanced						
1-1. Carry out a kick off seminar on the Project with WDD, partner organizations and key stakeholders						
1	Plan a schedule of kick off seminar					WDD officers, Project expert
2	Develop seminar materials					WDD officers, Project expert
3	Decide organizations to be invited for the seminar					Project expert, WDD Project Manager, WDD officers
4	Hold the seminar					Project expert, WDD Project Manager, WDD officers
1-2. Facilitate planning of the pilot activities by partner organizations (Output 2 to 5)						
1	Attend planning sessions of the pilot activities to clarify aspects for coordination by WDD					WDD officers, Project expert, PPCC members
2	Make necessary coordination for effective planning of the pilot activities					WDD officers, Project expert, PPCC members
1-3. Strengthen the capacity of WDD officers						
1	Recruit the WDD officers					Project expert, WDD Project Manager
2	Orient and improve capacities of WDD officers for monitoring and facilitation through pilot activities					WDD officers, Project expert
1-4. Conduct base-line survey						
1	Decide the scope and aspects for investigation (for data collection) in the base-line survey					WDD officers, Project expert
2	Prepare for the survey (planning, questionnaire, human resources, logistics)					WDD officers, Project expert
3	Conduct the survey					WDD officers, Project expert
4	Analyze the data					WDD officers, Project expert
5	Compile findings to produce a report					WDD officers, Project expert
6	Set the target figure for PDM indicators					WDD officers, Project expert
1-5. Facilitate carrying out the pilot activities						
1	Attend monthly coordination meetings to clarify aspects for coordination by WDD					WDD officers, Project expert, PPCC members
2	Make necessary coordination for smooth implementation of the pilot activities					WDD officers, Project expert, PPCC members
1-6. Monitor and review the pilot activities						
1	Organize monitoring team (for Output 2～5)					WDD officers, Project expert
2	Develop monitoring system for pilot activities					WDD officers, Project expert
3	Carry out regular monitoring of pilot activities					WDD officers, Project expert
1-7.Formulate strategy for continuation and expansion of the pilot activities by WDD and partner organizations						
1	Attend review sessions of pilot activities (Output 2～5) by partner organizations					WDD officers, Project expert, PPCC members
2	Develop strategy for pilot activities by WDD and partner organizations					WDD officers, Project expert, PPCC members
1-8. Continue and expand the pilot activities						
1	Attend monthly coordination meetings to clarify aspects for coordination by WDD					WDD officers, Project expert, PPCC members
2	Make necessary coordination for smooth implementation of the pilot activities					WDD officers, Project expert, PPCC members
1-9. Conduct end-line survey						
1	Prepare for the survey (planning, questionnaire, human resources, logistics)					WDD officers, Project expert
2	Conduct the survey					WDD officers, Project expert
3	Analyze the data in comparison with baseline data					WDD officers, Project expert
4	Produce the final report					WDD officers, Project expert
1-10. Facilitate and develop roll-out plan(s) of the tool kit of WDD, WDFP and SRSO						
1	Discuss with WDFP and SRSO on how to roll out the tool kit					WDD officers, Project expert, SRSO, WDFP
2	Facilitate developing roll-out plan of WDFP and SRSO					WDD officers, Project expert, SRSO, WDFP
3	Develop roll-out plan of WDD					WDD officers, Project expert

Activities / Sub-Activities	1st Year	2nd Year	3rd Year	4th Year	Implementation by
Output 5: Importance of promotion of female employment in the formal sector is sensitized					
5-1. Plan pilot activities for promotion of female employment in the formal sector					
1 Set up a working group to plan and carry out the pilot activities with WDD, WDFP, local experts and/or private organizations					WDD officers, Project expert, WDFP
2 Make a plan for sensitization activities for local communities in consultation with the working group					WDD officers, Project expert, WDFP, local expert
3 Collect information and make a material or presentation for sensitization activities					WDD officers, Project expert, WDFP, local expert
4 Make a plan for awareness seminars for companies					WDD officers, Project expert, local expert
5 Collect information and make a material or presentation for awareness seminars					WDD officers, Project expert, local expert
5-2. Carry out the pilot activities					
1 Conduct sensitization activities for local communities					WDD officers, Project expert, WDFP staff
2 Conduct awareness seminars for companies					WDD officers, Project expert, local expert
5-3. Carry out follow up of pilot activities					
1 Follow up the pilot activities					WDD officers, Project expert, WDFP staff
5-4. Review and finalize methodology and contents of pilot activities based on activities 5-2 to 5-3					WDD officers, Project expert, WDFP staff
1 Review the results of pilot activities for female employment promotion					WDD officers, Project expert, local expert, WDFP
2 Finalize methodology and contents of female employment promotion activities					WDD officers, Project expert, local expert, WDFP
3 Develop roll-out plan					WDD officers, Project expert, local expert, WDFP
Output 6: The tool kit is developed based on the Output 2 to 5					
6-1. Prepare tool kit based on the outcome of Output 2, 3, 4 and 5					
1 Organize a tool kit task force for preparing tool kit					PMU and PPCC members
2 Decide structure and contents of tool kit					PMU and PPCC members
3 Make 1st version of tool kit					PMU and PPCC members
6-2. Share the tool kit with relevant organizations					
1 Share the 1st version of tool kit with the relevant organizations					PMU and PPCC members
2 Obtain feedback from relevant organizations					PMU and PPCC members
3 Make 2nd version of the tool kit incorporating feedback					PMU and PPCC members
6-3. Finalize the tool kit in reference to comments from relevant organizations					
1 Share the 2nd version of the tool kit with relevant organizations					PMU and PPCC members
2 Obtain feedback from relevant organizations					PMU and PPCC members
3 Make final version of the tool kit incorporating feedback					PMU and PPCC members
4 Launch the final version of the tool kit to relevant organizations					PMU and PPCC members
6-4. Support WDD to authorize the tool kit					
1 Support WDD to authorize the tool kit					WDD officers, Project expert

Detailed implementation schedule for SRSO

Activities / Sub-Activities	1st Year	2nd Year	3rd Year	4th Year	Implementation by
Output 2: Capacity of target FHBW HHs in life management (LM) skills is improved					
2-1. Plan pilot activities for LM skills					
1 Develop criteria for selecting BDGs for pilot activities					Project expert, PPCC members, Master designer, Production manager
2 Select 10 BDGs for activities					Project expert, PPCC members, Master designer, Production manager
3 Conduct orientation sessions for participants and their families					SO, Project Coordinator
4 Develop rules for activities					SO, Project Coordinator, Project expert
5 Select group leaders for coaching activities					SO, Project Coordinator, PPCC members
6 Review needs of group members					SO, Project Coordinator, Project expert
7 Develop training plan (topics and schedule)					Project expert, local expert
8 Develop training module and materials					Project expert, local expert
2-2. Carry out the pilot activities					
1 Conduct TOT for trainers					Local expert
2 Conduct LM sessions					WDD officers, SO, Group leaders
3 Provide coaching to group members					SO, Group leaders
4 Support coaching and mentoring*1 by WDD to target FHBWs					WDD officers, SO, Group leaders
2-3. Monitor and assess the process and outcomes of the pilot activities					
1 Establish a monitoring system					WDD officers, Project expert, SO
2 Evaluate the results of training and service development process					WDD officers, Project expert, SO
3 Review the content of training package and service provision					WDD officers, Project expert, SO
4 Identify points for revision and improvement					WDD officers, Project expert, SO
2-4. Revise methodology and contents of the pilot activities					
1 Identify new topics of LM sessions by group members for continuous session activities					WDD officers, Project expert, SO
2 Revise the methodology and contents of LM sessions					WDD officers, Project expert, local experts
3 Develop roll-out plan					WDD officers, SRSO staff, Project expert
2-5. Continue and expand revised pilot activities (tentative)					
1 Conduct refresher TOT for trainers					Local expert, SO
2 Conduct revised LM sessions					SO, Group leaders
3 Provide coaching to group members					SO, Group leaders
2-6. Review and finalize methodology and contents of the pilot activities based on activities 2-2 to 2-5 (tentative)					
1 Evaluate the results of training					WDD officers, Project expert, SO
2 Review the content of training package					WDD officers, Project expert, local experts, SO
3 Finalize methodology and contents of pilot activities					WDD officers, Project expert, PPCC members
Output 3: Capacity of target FHBW HHs to access to financial services is improved					
3-1. Plan pilot activities for improvement of financial access for demand and supply sides					
1 Plan to implement 1)financial literacy training (saving, access to financial service), 2)saving promotion, and 3) new/improved service delivery					PPCC members, Project expert, Pilot project coordinator
2 Develop training modules and materials for financial literacy (with output2)					Project expert, Pilot project coordinator
3 Identify implementation partners*2 to implement 3)new/improved service delivery					Project expert, Pilot project coordinator
4 Conduct survey on financial situation and detail needs of the target groups with the partner organizations. (Sukkur+Karachi)					Project expert, Pilot project coordinator, partner organization
5 Analyze the result and develop plan for develop/improve financial service					Project expert, Pilot project coordinator, partner organization

Activities / Sub-Activities		1st Year	2nd Year	3rd Year	4th Year	Implementation by
3-2. Carry out the pilot activities						
1	Conduct TOT for financial literacy training (with output2)					Local expert
2	Conduct financial literacy trainings for target group members					WDD officers, SO, Group leaders
3	Conduct saving promotion activities with the partner organizations					SO, Group leaders, Partner organizations
4	Provide coaching to group members					
5	Develop/improve financial service for FHBWs with the partner organization based on the survey (3-1-4)					Project expert, Partner organizations, Pilot project coordinator
6	Promote usage of financial service which is newly developed/improved with the partner organizations					Project expert, Partner organizations, Pilot project coordinator, SO
3-3. Monitor and assess the process and outcomes of the pilot activities						
1	Establish a monitoring system					WDD officers, Project expert , SO
2	Evaluate the results of training and financial service development/provision process					WDD officers, Project expert , SO
3	Identify points for revision and improvement					WDD officers, Project expert , SO
3-4. Revise methodology and contents of the pilot activities						
1	Revise the methodology and contents of financial literacy training, service development/provision process					WDD officers, Project expert, SO
2	Conduct test run of revised activities of 3-4-1 and fine tune					WDD officers, Project expert, local experts
3-5. Continue and expand revised pilot activities (tentative)						
1	Conduct refresher TOT for trainers					Local expert, SO
2	Conducts revised financial literacy training and service promotion activities					SO, Group leaders
3	Provide coaching to new group members					SO, Group leaders
3-6. Review and finalize methodology and contents of pilot activities based on the activities of 3-2 to 3-5 (tentative)						
1	Review and evaluate the results of training and financial service development process					WDD officers, Project expert, SO
2	Finalize methodology and contents of pilot activities					WDD officers, Project expert, local experts, PPCC members
Output 4:Target FHBWs acquire knowledge and skills necessary for income generation						
4-1. Plan pilot activities for income generation for group based and own account FHBW HHs respectively						
1	Conduct participatory market survey to identify required quality and specification					Project expert, Pilot project coordinator, Master designer, production manager
2	Develop a concrete strategy with target market segment, product line, implementation structure					Project expert, Pilot project coordinator, Master designer, production manager
3	Develop training plan for target groups					Project expert, Pilot project coordinator, Master designer, production manager
4	Develop training module and materials (production skill, quality control and business development)					Project expert, Pilot project coordinator, Master designer, production manager
4-2. Carry out the pilot activities						
1	Develop product lines and product samples matching requirements of the target market segment					Master designer, production manager
2	Enhance capacity of the production unit (facility, equipment, human resources)					Master designer, production manager
3	Provide trainings (QC, 5S, sizing, design control etc.) for production staff					Master designer, production manager
4	Improve inventory and financial system to streamline the process					Master designer, production manager
5	Conduct TOT for selected group leaders					Master designer, production manager, SO, Group leaders
6	Conduct trainings for members by group leaders					Master designer, production manager, SO, Group leaders
7	Conduct exposure visits for market awareness with selected FHBWs					Master designer, production manager, SO, Group leaders
8	Conduct promotional activities (branding exercise, developing promotional materials, mobilizing social media)					WDD officers, Master designer, production manager,Project expert
9	Conduct marketing activities					WDD officers, Master designer, production manager,Project expert
4-3. Monitor and assess the process and outcome of the pilot activities						
1	Establish a monitoring system					WDD officers, Project expert, SO
2	Evaluate the results of training and income generation activities development/provision process					WDD officers, Project expert, SO
3	Identify points for revision and improvement					WDD officers, Project expert, SO

Activities / Sub-Activities	1st Year	2nd Year	3rd Year	4th Year	Implementation by
4-4. Revise methodology and contents of the pilot activities					
1 Revise the methodology and contents of trainings and income generation activities					WDD officers, Project expert, SO
2 Develop roll-out plan					WDD officers, SRSO staff, Project expert
4-5. Continue and expand revised pilot activities (tentative)					
1 Conduct refresher TOT for trainers					Local expert, SO
2 Provide training to group members					SO, Group leaders
4-6. Review and finalize methodology and contents of the pilot activities based on the activities 4-2 to 4-5 (tentative)					
1 Review and evaluate the results of training and income generation activities					WDD officers, Project expert, CED
2 Finalize methodology and contents of pilot activities					WDD officers, Project expert, local experts, PPCC

*1 (2-2-4) Coaching and mentoring include development of linkage with external resources, provision of necessary information, promotion of access to financial resources etc. and it will be carried out by WDD officer along with staff of partner organizations.

*2 Partner organizations of Output3 will be microfinance bank (for fin literacy training/saving promotion) and digital service provider (all activities special focus on providing new service)

Detailed implementation schedule for WDFP

Activities	Sub-Activities	1st Year	2nd Year	3rd Year	4th Year	Implementation by
Output 2: Capacity of target FHBW HHs in life management (LM) skills is improved						
2.1 Plan pilot activities for LM skills						
1	Develop criteria for selecting target FHBWs for activities					PPCC members, Project expert, WDFP staff
2	Select target FHBWs for activities					PPCC members, Project expert, WDFP staff
3	Conduct orientation sessions for target FHBWs and their families					WDFP staff, Project Coordinator
4	Develop rules for coaching*1 activities					WDFP staff, Project Coordinator, Project expert
5	Select group leaders for coaching activities					WDFP staff, Project Coordinator, PPCC members
6	Review needs of target FHBWs					WDFP staff, Project Coordinator, Project expert
7	Develop training plan (topics and schedule)					Project expert, local expert
8	Adjust training module and materials developed with SRSO based on needs of beneficiaries of WDFP					Project expert, local expert
2.2 Carry out the pilot activities						
1	Conduct TOT for trainers cum mentors					Local expert
2	Conduct LM sessions					WDFP staff, Group leaders
3	Provide coaching to target FHBWs					WDFP staff, Group leaders, WDD officers
2.3 Monitor and assess the process and outcomes of the pilot activities						
1	Establish a monitoring system					WDD officers, Project expert, WDFP staff
2	Evaluate the results of training and coaching					WDD officers, Project expert, WDFP staff
3	Identify points for revision and improvement					WDD officers, Project expert, WDFP staff
4	Develop roll-out plan					WDD officers, Project expert, WDFP staff
2.4 Revise methodology and contents of the pilot activities						
1	Identify new topics of LM sessions by target FHBWs for continuous session activities					WDD officers, Project expert, WDFP staff
2	Revise the methodology and contents of LM sessions					WDD officers, Project expert, WDFP staff
3	Develop roll-out plan					WDD officers, Project expert, WDFP staff
2.5 Continue and expand revised pilot activities						
1	Conduct refresher TOT for trainers					Local expert, WDFP staff, Group leaders
2	Conduct revised LM sessions					WDFP staff, Group leaders
3	Provide coaching to target FHBWs					WDFP staff, Group leaders
2.6 Review and finalize methodology and contents of the pilot activities based on activities 2-2 to 2-5						
1	Evaluate the results of training					WDD officers, Project expert, WDFP staff
2	Review the content of training package					WDD officers, Project expert, local experts, WDFP staff
3	Finalize methodology and contents of pilot activities					WDD officers, Project expert, PPCC members
Output 3: Capacity of target FHBW HHs to access to financial services is improved						
3-1 Plan pilot activities for improvemet of financial access for demand and supply sides						
1	Plan to implement 1)financial literacy training (saving, access to financial service), 2)saving promotion and 3)new/improved service delivery					PPCC members, Project expert, WDFP staff
2	Adjust the training modules and materials for financial literacy (developed) for Karachi context					PPCC members, Project expert, WDFP staff
3	Identify implementation partners*2 to implement 3)new/improved service delivery					PPCC members, Project expert
4	Conduct survey on financial situation and detail needs of the target groups with the partner organizations (Sukkur+Karachi)					Project expert, WDFP staff, Financial partner organization
5	Analyze the result and develop plan for develop/improve financial service					Project expert, WDFP staff, Financial partner organization
3-2. Carry out the pilot activities						
1	Conduct TOT for financial literacy training (with Output2)					Project expert, WDFP staff, Financial partner organization
2	Conduct financial literacy trainings for target FHBWs (part of 2-2-2)					Project expert, WDFP staff, Financial partner organization
3	Conduct saving promotion activities with financial institutions					Project expert, WDFP staff, Financial partner organization
4	Provide coaching to target FHBWs					Project expert, WDFP staff
5	Develop/improve financial service for FHBWs with the partner organization based on the survey (3-1-4)					Project expert, WDFP staff, Financial partner organization
6	Promote usage of financial service which is newly developed/improved with the partner organizations					Project expert, WDFP staff, Financial partner organization

Activities	Sub-Activities	1st Year	2nd Year	3rd Year	4th Year	Implementation by
3-3. Monitor and assess the process and outcomes of the pilot activities						
1	Establish a monitoring system					WDD officers, Project expert, WDFP staff
2	Evaluate the results of training and financial service development/provision process					WDD officers, Project expert, WDFP staff
3	Identify points for revision and improvement					WDD officers, Project expert, WDFP staff
3-4. Revise methodology and contents of the pilot activities						
1	Revise the methodology and contents of financial literacy training, service development/provision process					WDD officers, Project expert, PPCC members
3-5. Continue and expand revised pilot activities						
1	Conduct refresher TOT for trainers					local expert
2	Conduct revised financial literacy training and service promotion activities					WDFP staff, Group leaders
3	Continue coaching to new FHBWs					WDD officers, WDFP staff, Group leaders
3-6. Review and finalize methodology and contents of pilot activities based on the activities of 3-2 to 3-5						
1	Review and evaluate the results of training and financial service development process					Project expert, WDFP staff, Financial partner organization
2	Finalize methodology and contents of pilot activities					Project expert, WDFP staff, Financial partner organization
Output 4:Target FHBWs acquire knowledge and skills necessary for income generation						
4-1. Plan pilot activities for income generation for group based and own account FHBW HHs respectively						
1	Develop training and activity plan for target FHBWs					Project expert, local expert
2	Adjust training module and materials (focus on business development)					Project expert, local expert
4-2. Carry out the pilot activities						
1	Conduct TOT for trainers cum mentors					Project expert, local expert
2	Conduct trainings (business development) for target FHBWs					Project expert, WDFP staff, local expert
3	Support target FHBWs develop business plan					Project expert, WDFP staff, local expert
4	Support selected FHBWs for enrollment in skill development institutions					Project expert, WDFP staff, local expert
5	Support asset transfer for selected target FHBWs					Project expert, WDFP staff, local expert
6	Support marketing activities with WDD					WDD officers, Project expert
7	Support coaching and mentoring by WDD officers to target FHBWs					WDD officers, Project expert
4-3. Monitor and assess the process and outcome of the pilot activities						
1	Establish a monitoring system					WDD officers, Project expert, WDFP staff
2	Evaluate the results of training and income generation activities development/provision process					WDD officers, Project expert, WDFP staff
3	Identify points for revision and improvement					WDD officers, Project expert, WDFP staff
4	Develop roll-out plan					WDD officers, Project expert, WDFP staff
4-4. Revise methodology and contents of the pilot activities						
1	Revise the methodology and contents of training and income generation activities					WDD officers, Project expert, local experts
4-5. Continue and expand revised pilot activities						
1	Conduct refresher TOT for trainers					Project expert, local expert
2	Provide coaching and mentoring to target FHBWs					WDD officers, WDFP staff, Group leaders
4-6. Review and finalize methodology and contents of the pilot activities based on the activities 4-2 to 4-5						
1	Review and evaluate the results of training and income generation activities					WDD officers, Project expert, local experts, WDFP staff
2	Finalize methodology and contents of pilot activities					WDD officers, Project expert, PPCC members
Output 5: Importance of promotion of female employment in the formal sector is sensitized						
5-1. Plan pilot activities for promotion of female employment in the formal sector						
1	Set up a working group to plan and carry out the pilot activities with WDD, WDFP, local experts and/or private organizations					WDD officers, Project expert, WDFP staff
2	Make a plan for sensitization activities for local communities in consultation with the working group					WDD officers, Project expert, WDFP staff, local expert
3	Collect information and make a material or presentation for sensitization activities					WDD officers, Project expert, WDFP staff, local expert
4	Make a plan for awareness seminars for companies					WDD officers, Project expert, WDFP staff

Activities		1st Year	2nd Year	3rd Year	4th Year	Implementation by
	Sub-Activities					
5	Collect information and make a material or presentation for awareness seminars					WDD officers, Project expert, WDFP staff, local expert
5-2. Carry out the pilot activities						
1	Conduct sensitization activities for local communities					WDD officers, Project expert, WDFP staff
2	Conduct awareness seminars for companies					WDD officers, Project expert, local expert
5-3. Carry out follow up of pilot activities						
1	Follow up the pilot activities					Project expert, WDD officers, WDFP staff
5-4. Review and finalize methodology and contents of pilot activities based on activities 5-2 to 5-3						Project expert, WDD officers, WDFP staff
1	Review the results of pilot activities for female employment promotion					WDD officers, Project expert, local expert, WDFP staff
2	Finalize methodology and contents of female employment promotion activities					WDD officers, Project expert, local expert, WDFP staff
3	Develop roll-out plan					WDD officers, Project expert, local expert, WDFP staff

*1 (2-1-4) Coaching and mentoring include development of linkage with external resources, provision of necessary information, promotion of access to financial resources etc. and it will be carried out by WDD officer along with staff of partner organizations.

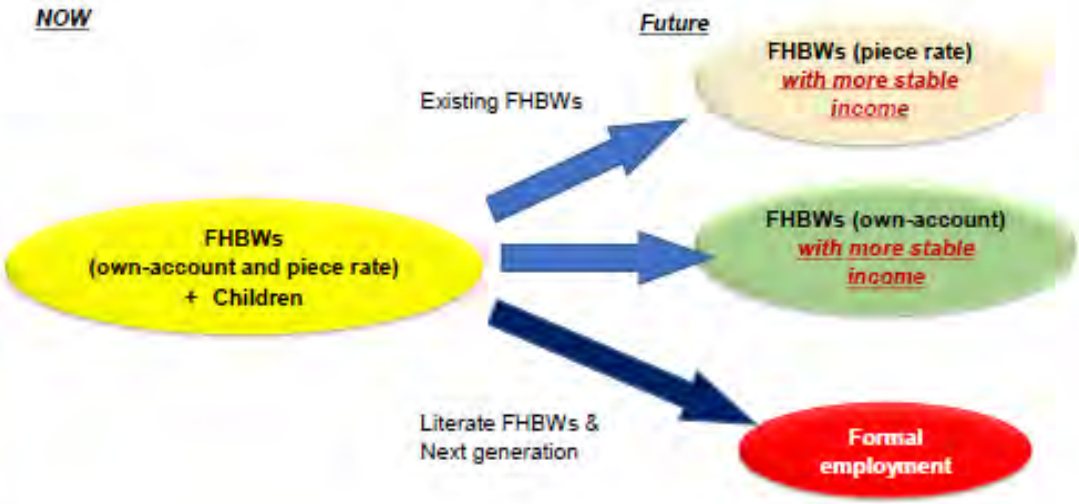
*2 Partner organizations of Output 3 will be microfinance bank (for fin literacy training/saving promotion) and digital service provider (all activities special focus on providing new service)

Appendix 3: Summary of activities in Phase II

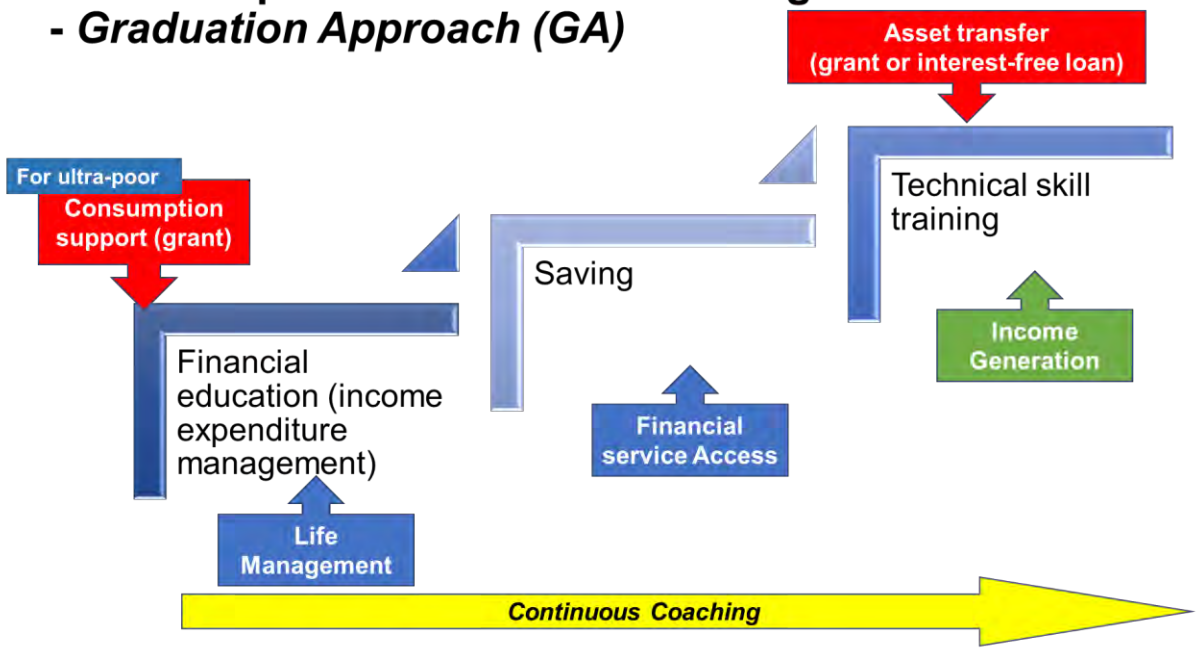
Appendix 3: Summary of activities in Phase II

1) Project Concept

Who and what we target?

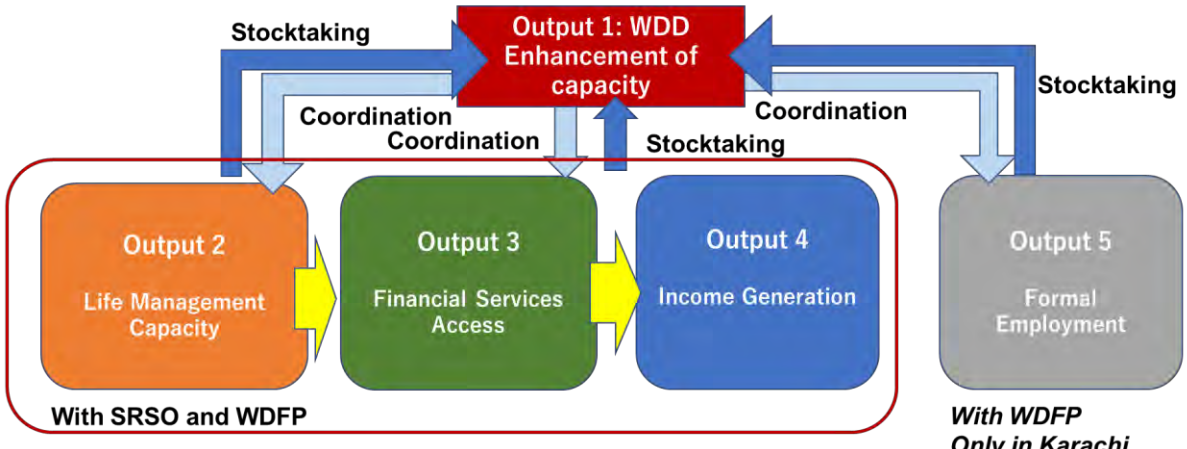


How to improve the livelihood of target FHBWs? - *Graduation Approach (GA)*



How to achieve improvement of livelihood and well-being of FHBWs in Sindh?

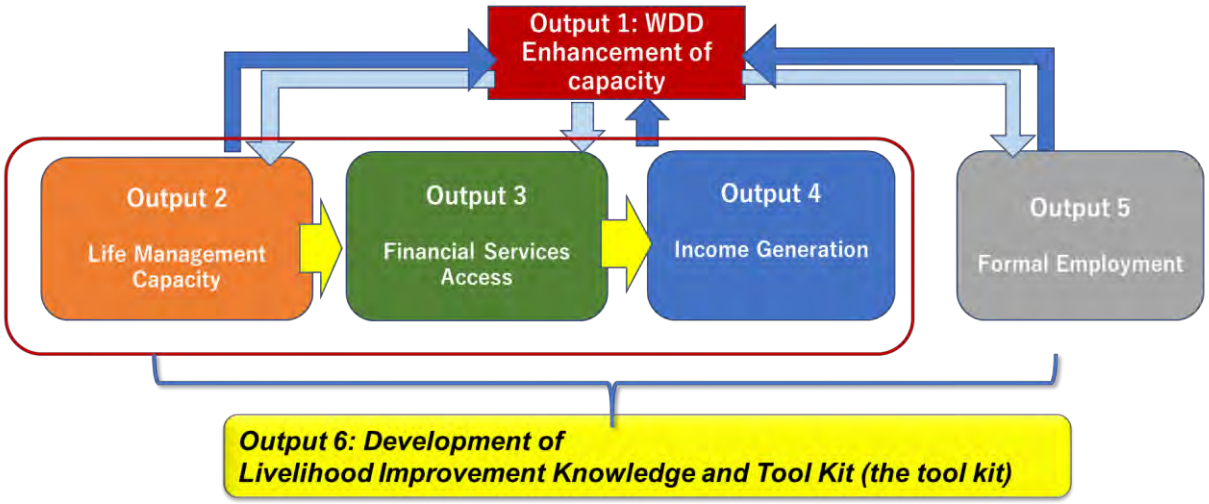
1. Implementation of Pilot project



1) Three activities for the same FHBWs
2) Implemented in Sukkur and Karachi

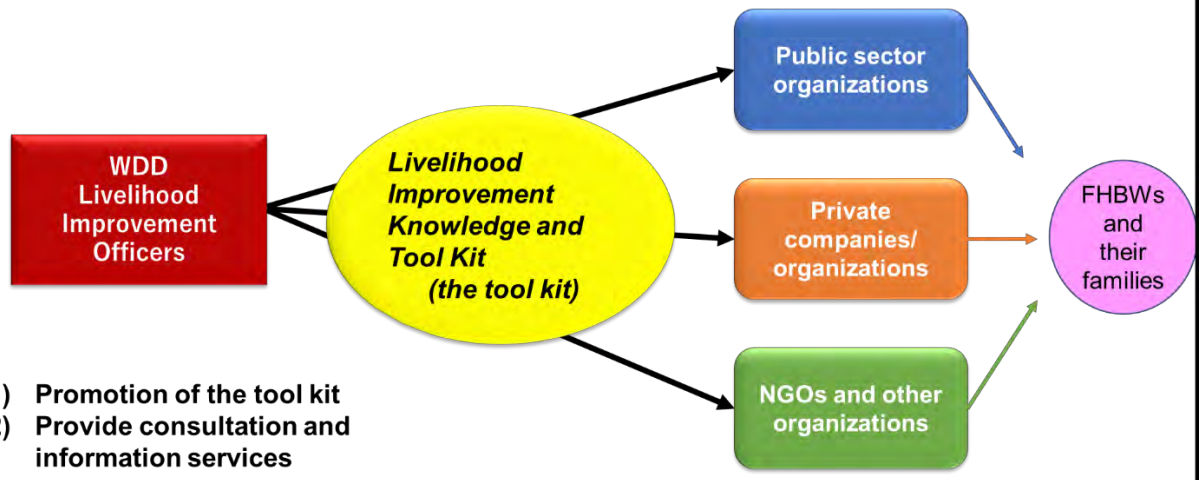
How to achieve improvement of livelihood and well-being of FHBWs in Sindh?

2. Develop a tool kit



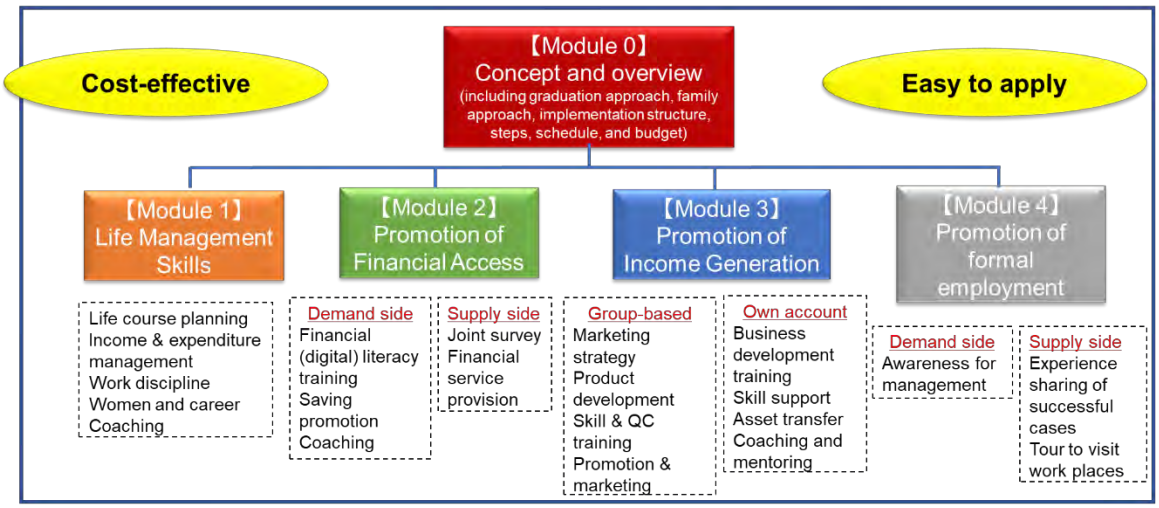
How to achieve improvement of livelihood and well-being of FHBWs in Sindh?

3. Promote the tool kit after the Project



1) Promotion of the tool kit
2) Provide consultation and information services

Image of Livelihood improvement knowledge and tool kit



2) Project framework and Activities

Project Purpose and Outputs

- **Project purpose**：

  Application of the tool kit to improve livelihood of FHBW households through PPP is promoted.

- **Output**：

1. Capacity of WDD in promoting the toolkit through PPP is enhanced.
2. Capacity of target FHBW HHs in ***life management skills*** in improved.
3. Capacity of target FHBW HHs to ***access to financial services*** is improved.
4. Target FHBWs acquire knowledge and skills necessary for ***income generation***.
5. Importance of promotion of ***female employment in the formal sector*** is sensitized.
6. The tool kit is developed based on the output 2 to 5.

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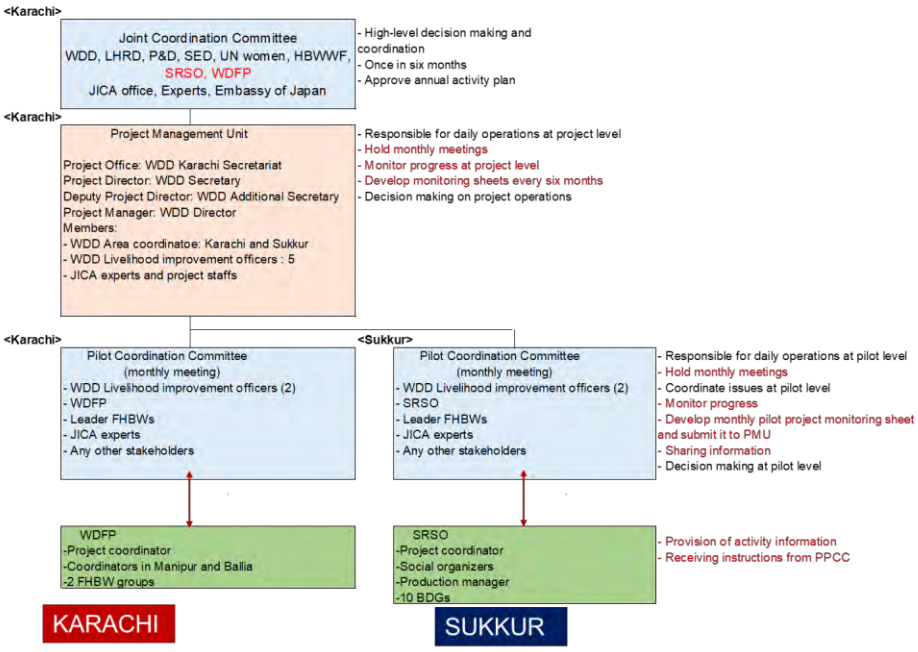
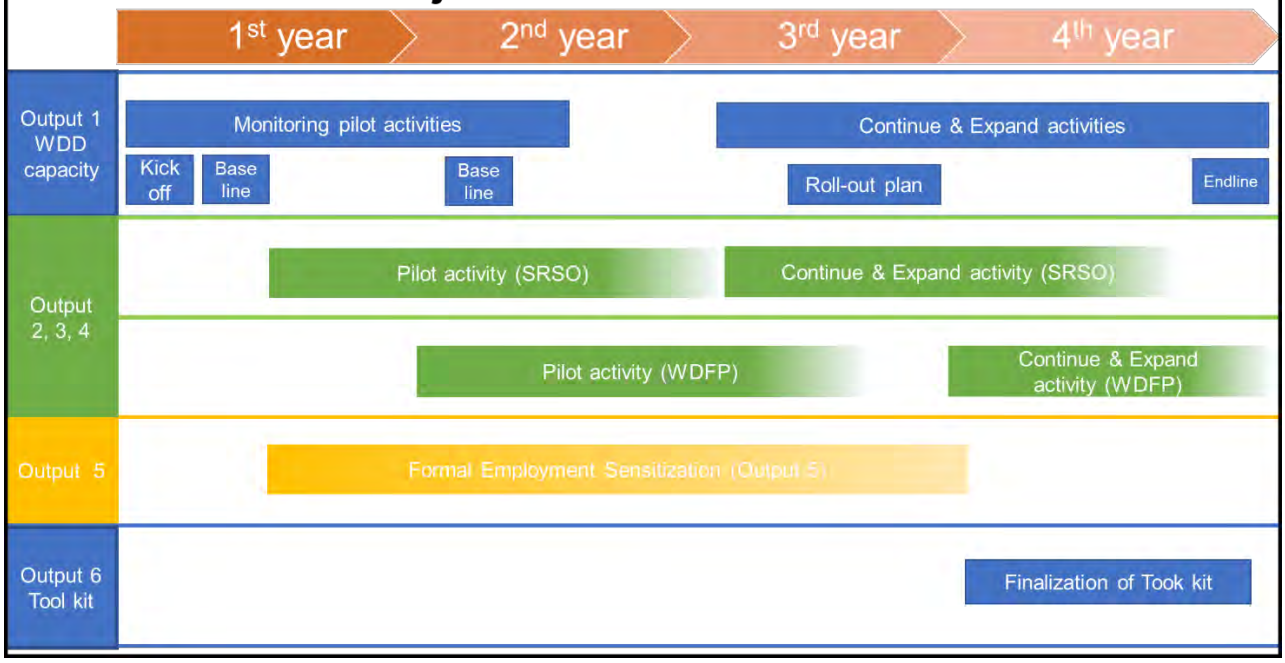
Implementation Structure



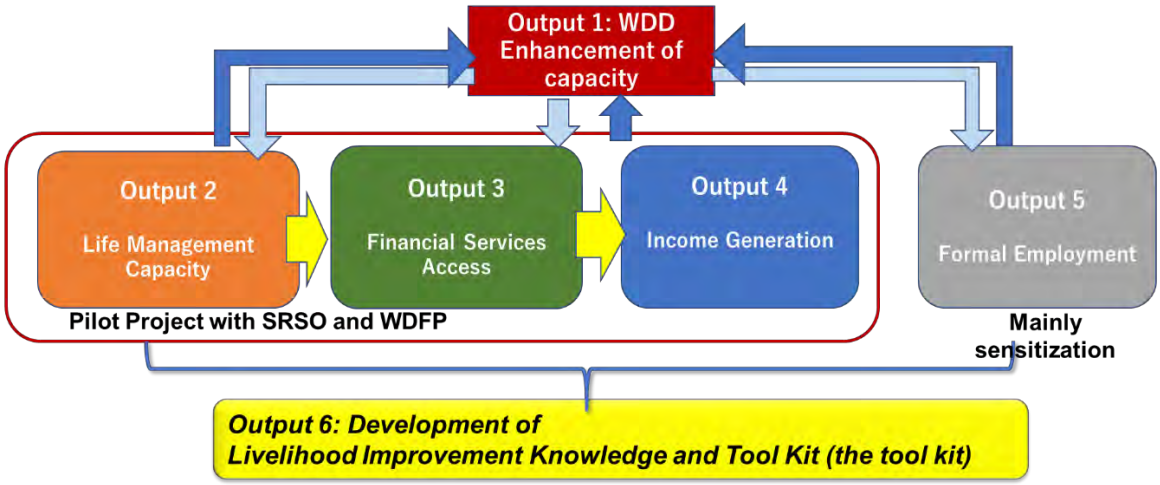
Timeline of the Project



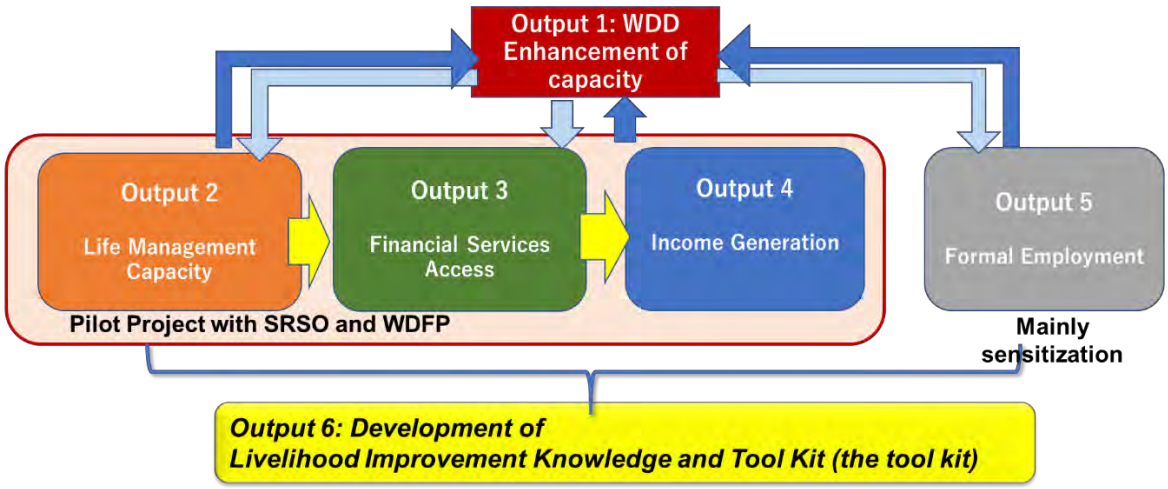
Monitoring & Evaluation

- Monthly coordination meeting at Pilot Project Coordination Committee (PPCC)
- Monitoring through regular coaching (Bi-weekly or weekly)
- Review of the pilot activities after completing IG training
- Joint monitoring (WDD, SRSO/WDFP and JICA) in every six months
- Ex-post evaluation three (3) years after the project completion

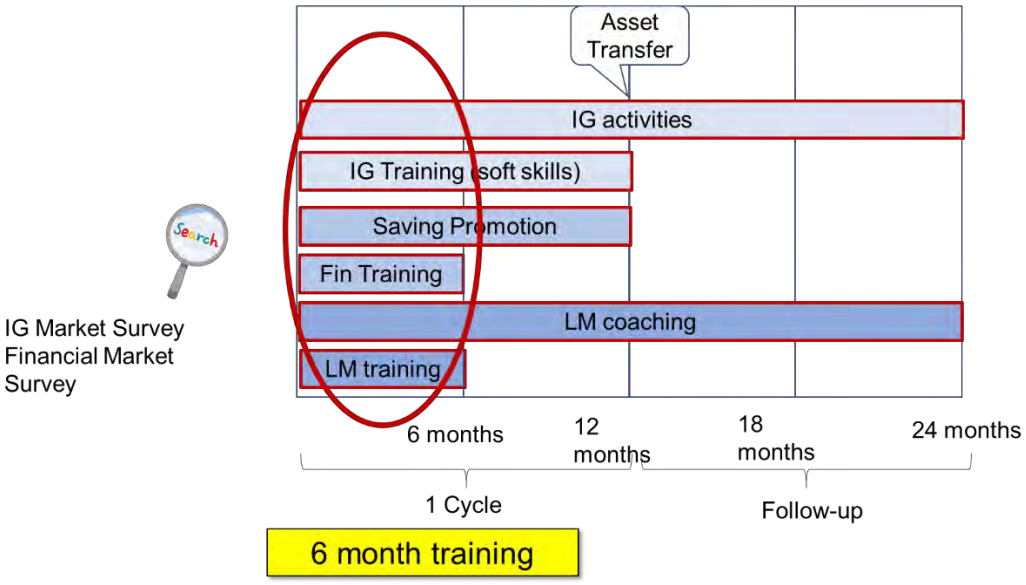
Six project activities



Pilot project for livelihood improvement (Output 2, 3 & 4)

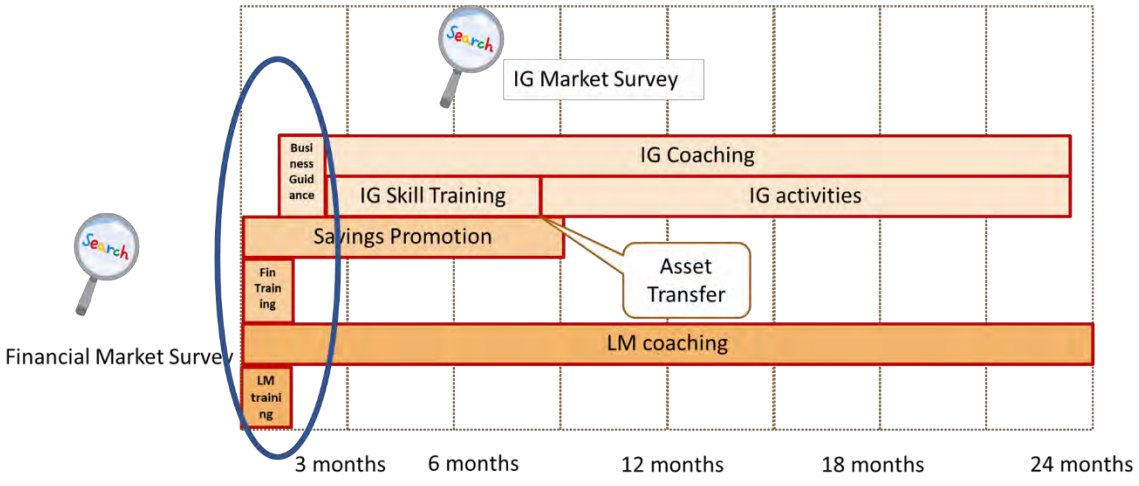


Three areas of interventions - *SRSO*



6 month training

Three areas of interventions - *WDFP*



2 month training

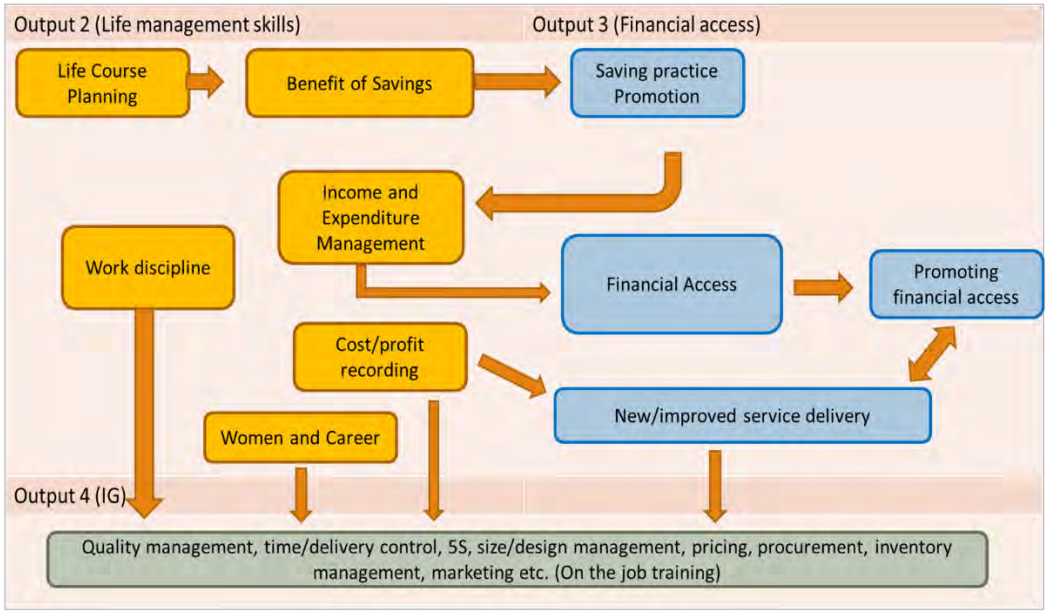
Training of LM+FA+IG for *SRSO*

M	Wk	Training topics		
0	1	Orientation		
1	2	Life Course Planning		(On the Job Guidance) Quality management, Time, delivery control, 5S, Size and design management, Pricing, Procurement, Inventory control, Marketing etc.
	3	Follow up		
	4	Benefit of Savings 1		
	5	Follow up		
2	6	Work discipline (time and quality) 1		
	7	Follow up		
	8	Benefit of Savings 2		
	9	Follow up	Functional Literacy	
3	10	Work discipline (time and quality) 2		
	11	Follow up		
	12	Income and expenditure management 1		
	13	Follow up		
4	14	Income and expenditure management 2		
	15	Follow up		
	16	Financial Access 1		Family members will be invited
	17	Follow up		
5	18	Financial Access 2		
	19	Follow up		
	20	Cost and Profit recording 1		
	21	Follow up		
6	22	Cost and Profit recording 2		
	23	Follow up		
	24	Women and Career		
	25	Follow up		

Training of LM+FA+IG for *WDFP*

M	Wk.	Training topics		
0	1	Orientation		
1	2	Life Course Planning	Functional Literacy	
	3	Benefit of Savings		
	4	Income and Expenditure Management		
	5	Women and Career		
2	6	Work discipline		Family members will be invited
	7	Financial Access		
	8	Review		
	9			Business Development Guidance including 'Cost and profit recording'

Relation of LM, FA and IG



Income Generation Activities for *SRSO*

For SRSO

- Design intervention and develop product line

<Product line>

clothes, home decoration products, basket, bags and shoes

<Focused skill>

craft forms (Balochi embroidery, mirror work, date leaf weaving, block printed fabric

- Upgrade of production unit

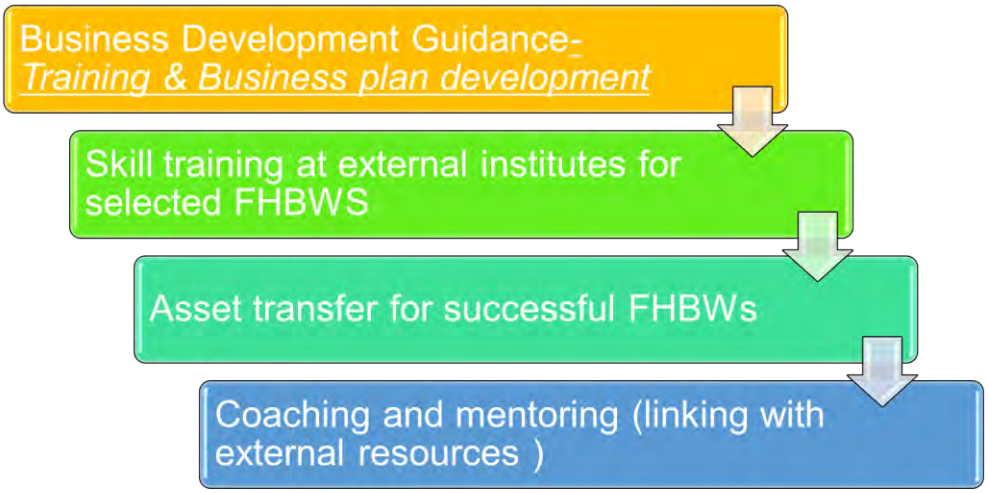
For BDGs

- Quality management and record keeping
- Asset transfer
- Build market linkage

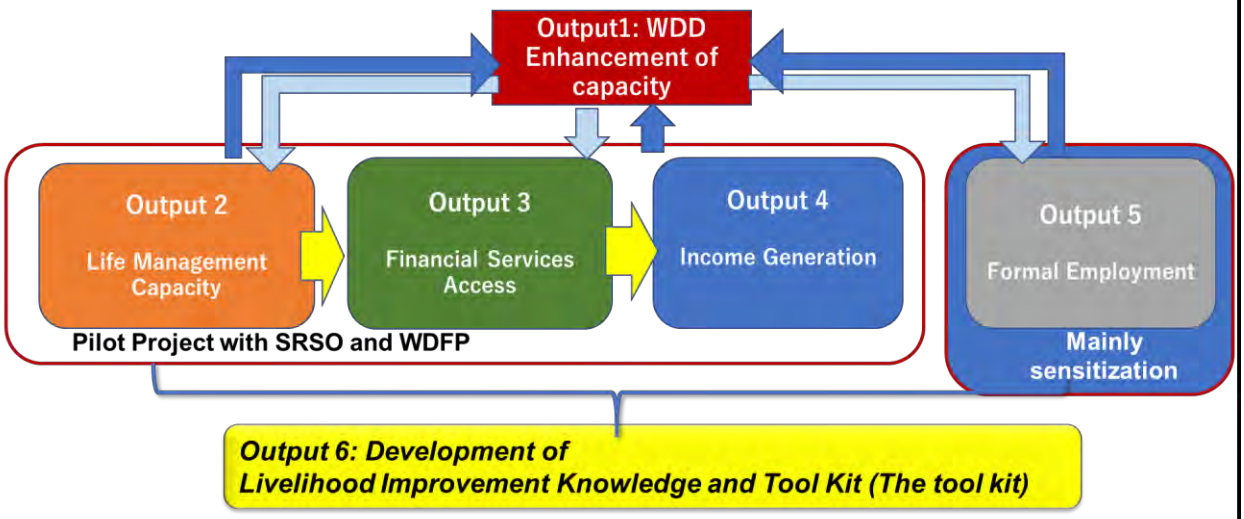
<Possible marketing partner>

Koel, Saba Pakistan, ADORN, T2F

Income Generation Activities for *WDFP*



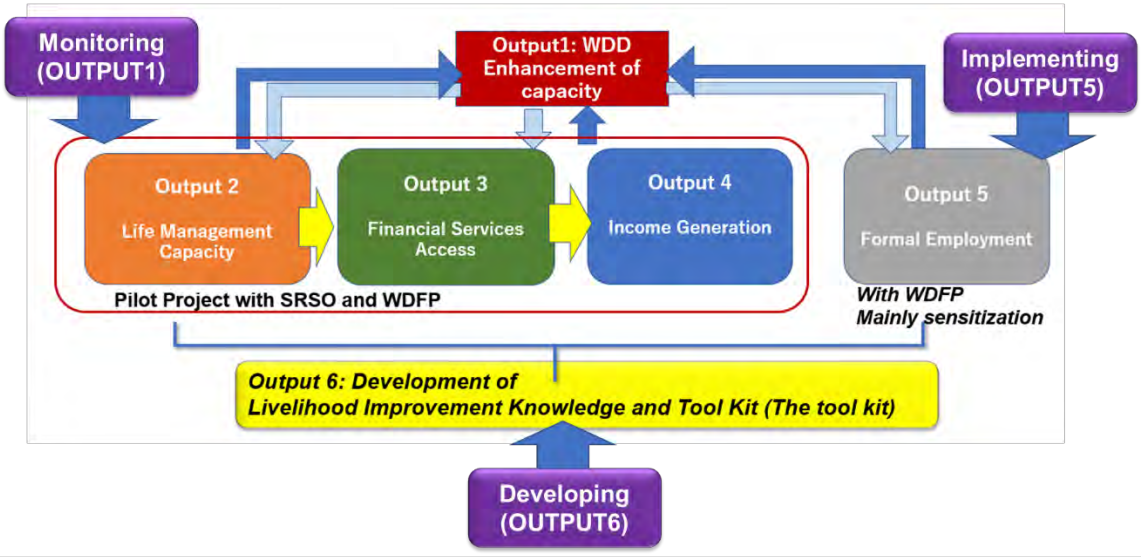
Promotion of female employment in the formal sector (Output 5)



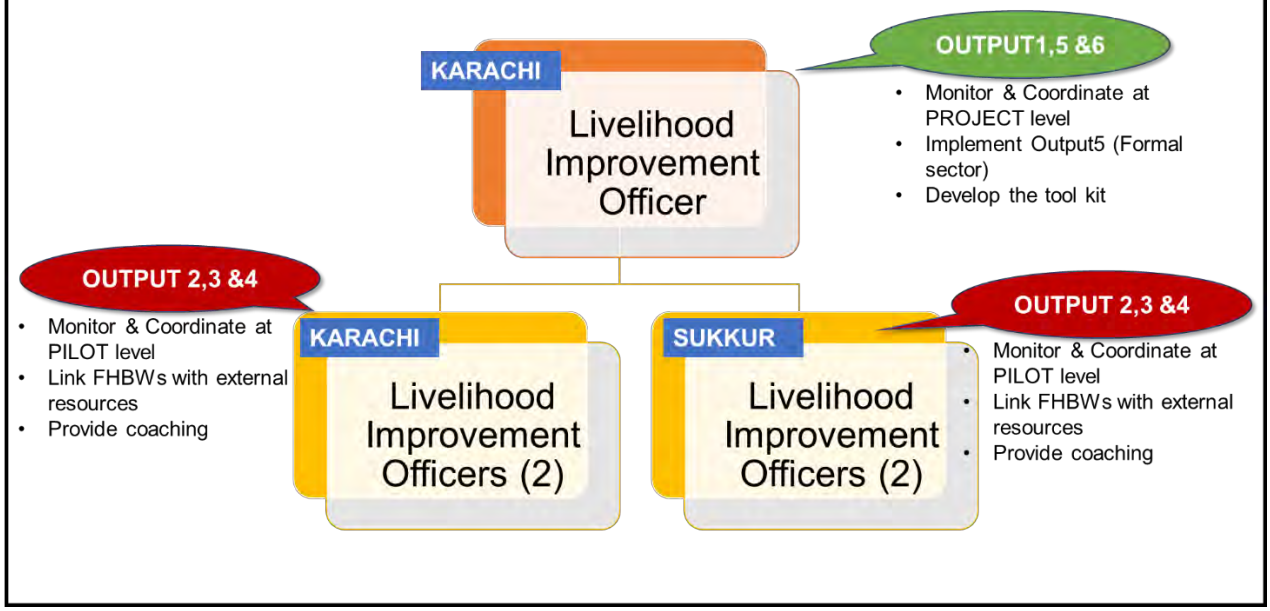
Promotion of female employment in the formal sector

	Company	Local Community
Program	"Awareness seminar"	"Sensitization activities"
Target	· Management officers of companies in Karachi · Female workers	· FHBWs and their family members living surrounding target areas · Female youth including university students
Candidate contents of the program	<Management> · Social and economic significance of female employment · Impact on business strategy · Practical examples to enhance female employment · Constraints and potential of FHBWs <Female workers> · Life course planning · Successful cases	· Successful case (life history of role models) · Conditions of working places and transportation · Varieties of female employments · Opinion exchange of communities and companies
Optional program	· Tour to visit model work places	· Tour to visit model work places

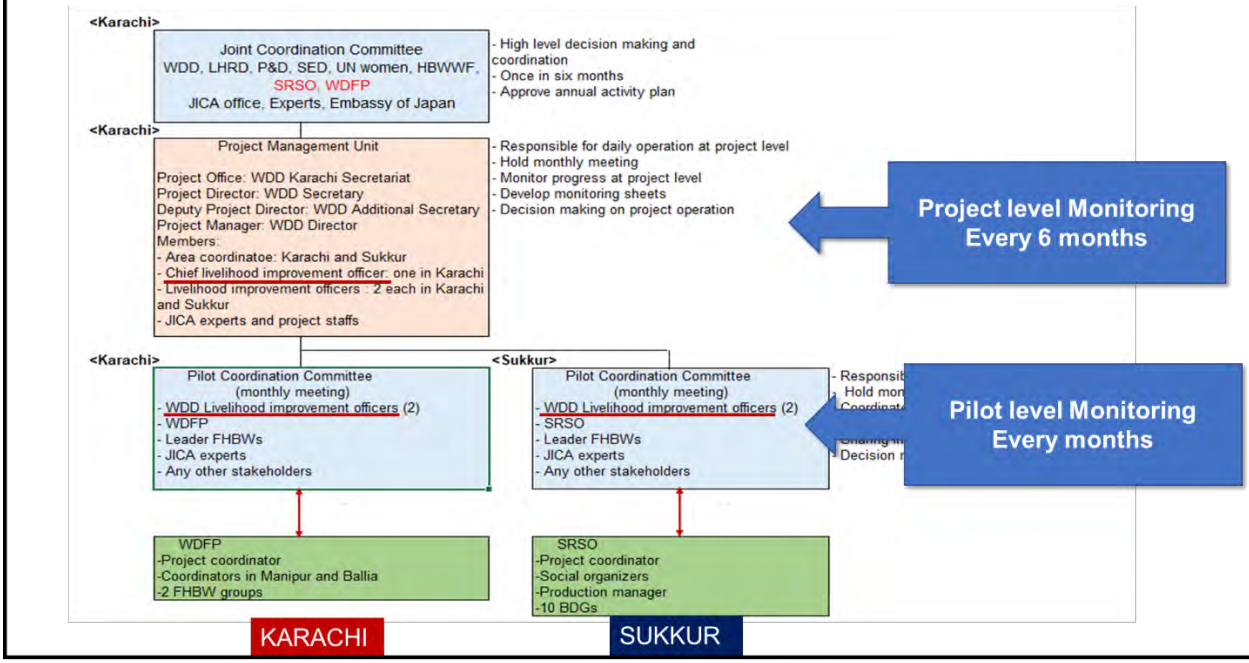
Three types of Activities for WDD (Output 1, 5 and 6)



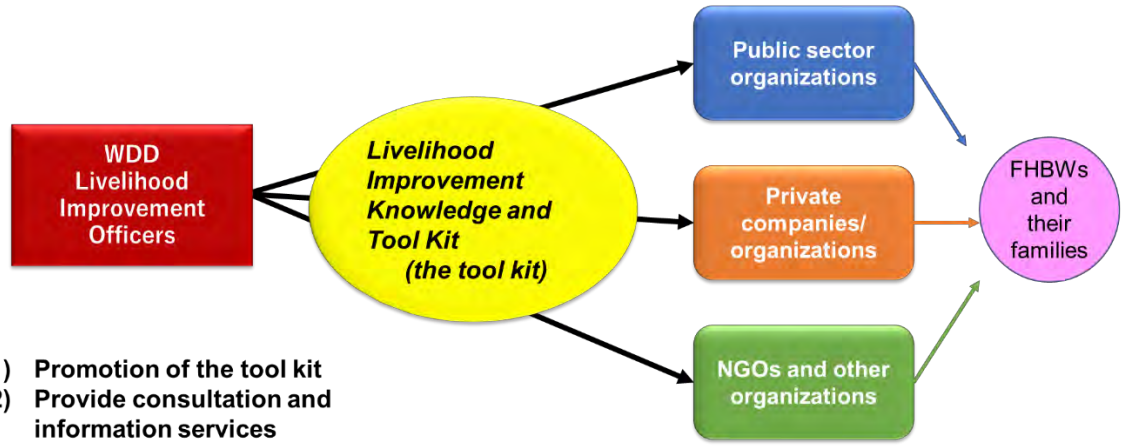
Livelihood Improvement Officers



Monitoring



Development and promotion of Tool Kit



1) Promotion of the tool kit
2) Provide consultation and information services

Appendix 4: Activity plan for Phase II

Women Development Department
Government of Sindh
The Islamic Republic of Pakistan

Project for Improvement of Livelihoods and Well-being of Female Home Based Workers in the Informal Economic Sector in Sindh Province (Phase I)

Activity Plan for Phase II

April 2018

Japan International Cooperation Agency (JICA)

Kaihatsu Management Consulting, INC.

Map of Sindh Province

(Source: This map is based on a UN map, modified by JICA. The depiction and use of boundaries, geographic names, and related data shown on the map do not necessarily imply official endorsement or acceptance by JICA)

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Appendix 3. PDM Ver1

Appendix 4. PO Ver1

Appendix 5. Detailed implementation schedule

Regarding Appendix 3 to Appendix 5, see the Project Completion Report.

＜Exchange rate as of March 2018＞

USD 1 =JPY 106.787000

PKR 1 = JPY 0.968710

Abbreviation

ADB	Asian Development Bank
BDG	Business Development Group
BHN	Basic Human Needs
BISP	Benazir Income Support Program
BRAC	Bangladesh Rural Advancement Committee
CBO	Community-Based Organizations
CED	Craft Enterprise Development
CGAP	Consultative Group to Assist the Poor
CIDA	Canadian International Development Agency
CNIC	Computerised National Identity Card
CO	Community Organization
C/P	Counterpart
CSR	Corporate Social Responsibility
DSP	Digital Service Provider
FA	Financial Service Access
FHBWs	Female Home Based Workers
FMFB	First Microfinance Bank
GA	Graduation Approach
GGP	Grant Assistance for Grassroots Human Security Projects
HANDS	Health And Nutrition Development Society
HBWs	Home Based Workers
HBWWF	Home Based Women Workers Federation
IBA	Institute of Business Administration
IG	Income Generation
ILO	International Labour Organization
IRC	Indus Resource Centre
JCC	Joint Coordination Committee
JICA	Japan International Cooperation Agency
LHRD	Labour and Human Resources Department
LM	Life Management
LO	Local Governments
MFB	Microfinance Bank
MFI	Microfinance Institution
MOU	Memorandum of Understanding
NGO	Non-Governmental Organization
NRSP	National Rural Support Program
P&D	Planning and Development Department
PC-1	Planning Commission Form No.1

PCSW	Provincial Committee for Status of Women
PDM	Project Design Matrix
PMU	Project Management Unit
PO	Plan of Operation
PPCC	Pilot Project Coordination Committee
PPP	Public Private Partnership
PRA	Participatory Rural Appraisal
PSDMD	Project for Skills Development and Market Diversification
SBP	State Bank of Pakistan
SED	School Education and Literacy Department
SMEDA	Small and Medium Enterprises Development Authority
SMS	Short Message Services
SNS	Social Networking Services
SO	Social Organizer
SRSO	Sindh Rural Support Organization
STEVTA	Sindh Technical Education & Vocational Training Authority
SVC	Supply Value Chain
TCF	The Citizen Foundation
TOT	Training of Trainer
UNDP	United Nations Development Programme
UN Women	United Nations Entity for Gender Equality and the Empowerment of Women
WDD	Women Development Department
WDFP	Women Development Foundation Pakistan
WS	Workshop
WEE	Women's Economic Empowerment
WWWT	Working Women Welfare Trust
VO	Village Organization

1. Outline of the Project

1.1 Background

The informal economy plays a significant role in South Asia, including Pakistan. According to a report by the ILO (2011), approximately 80 percent of the labor force outside the agriculture sector in Pakistan is engaged in activities in the informal economy, and the number has shown a tendency to increase from 1.22 million in 1999/2000 to 1.62 million in 2008/09. A total of 71.4% of the workforce in the non-agricultural informal sector, are women, and most of them are considered Home-Based Workers (hereinafter HBWs).

It is extremely difficult to know the precise situation of Female Home-Based Workers (hereinafter FHBWs) in Pakistan. In the country labor statistics, there is no category for HBWs. Most of the enumerators of these statistical surveys are male, and they find it difficult to get in touch with female respondents; moreover, male respondents tend not to provide details about female labor in their family[1]. Therefore, the female labor participation appears limited in the statistics. Since they work from home individually, it is difficult to know their actual work conditions. Therefore, FHBWs are known as "invisible workers".

Most of the FHBWs work as piece-rate workers. Since piece-rate workers do not have a clear employment relationship with their employers, they are not treated as actual workers and are not protected by the Labor law, which ensures the protection of the basic rights of workers. Because of this, they face difficulties that include: 1) unstable and unfair remuneration; 2) a hazardous and unhealthy working environment; 3) low productivity; 4) limited low negotiation power due to lack of organization; 5) limited access to the necessary financial services and vocational training; and 6) no access to insurance against accidents/illness and basic social services.

This Project promotes sustainable economic growth with human security in Pakistan by aiming at improvements in the livelihood and well-being of HBWs, a sector that is composed mainly of low-income households and women in the informal sector, which plays a key role in the economy of Pakistan.

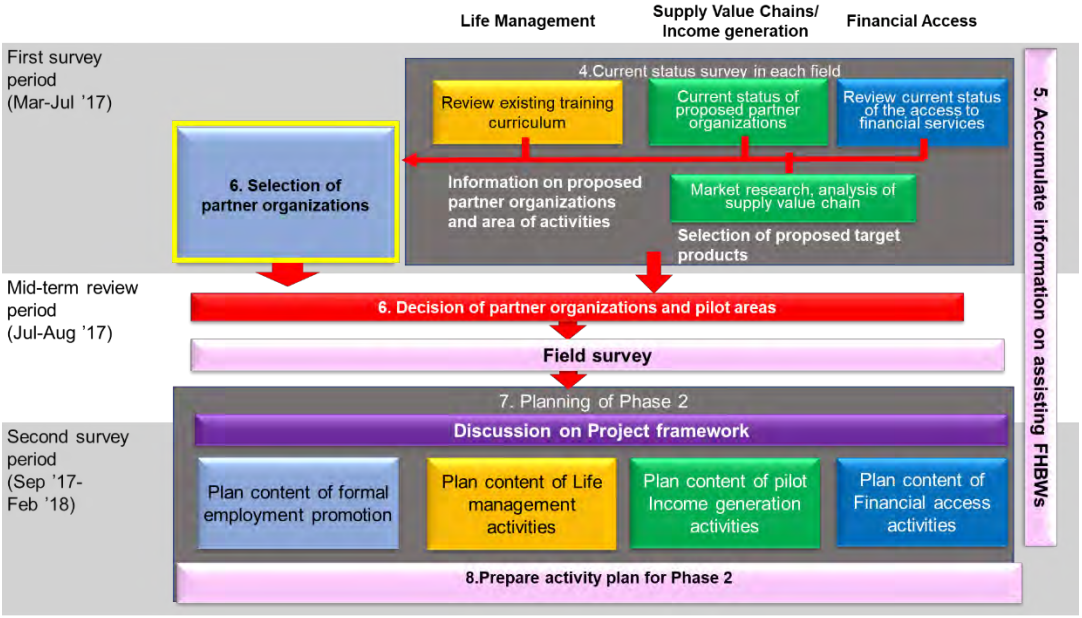
1.2 Summary of activities of Phase 1 and finalized project framework

(1) Outlines of activities in Phase 1

The Project is separated into two phases, and Phase 1 has been carried out from March 2017 to April 2018 for elaborating and finalizing project framework and detailed activity plans towards Phase 2. The work period of Phase 1 was divided into three parts: the first survey period (March to July 2017); the mid-term review period (July to August 2017); and the second survey period (September 2017 to February 2018). The flowchart of tasks carried out during

[1] Basic planning survey report

Phase 1 is as below.



(Source: Project team)

Figure 1.1 Flowchart of Project activities

During the first survey period, the Project team conducted the current status survey in three thematic areas, namely life management skill development, supply value chain improvement, and financial service access. At the same time, the team called for proposals from both private and public sector organizations to be partner organizations for supply value chain activities.

After going through the rigorous selection processes, Sindh Rural Support Organization (SRSO) in Sukkur and Women Development Foundation Pakistan (WDFP) in Karachi were selected as partner organizations at the mid-term review stage. A filed survey to understand the current situation and needs of target FHBWs was conducted in Sukkur and Karachi in cooperation with SRSO and WDFP. The detailed plan of activities in Phase 2 was formulated during the second survey period in consultation with various stakeholders including WDD, SRSO, and WDFP.

(2) Current situation and needs of FHBWs

The Project conducted the field survey with two objectives: 1) understanding the current livelihood and work situation of FHBWs and 2) clarifying training needs. The survey was implemented between August and September 2017 in the Karachi and Sukkur regions. The survey areas were selected from the activity areas of the partner organizations (WDFP, SRSO). Table 1.1 shows an outline of the field survey.

Table 1.1 Outline of the survey

Survey period	・ August to October 2017
Objectives	・ To grasp the current situation of livelihood and work of FHBW ・ To reveal training needs on life management and supply & value chain
Survey place	・ Baldia (Karachi, WDPF) ・ Maripur (Karachi, WDFP), ・ Sukkur (SRSO), covering six villages in three districts: Sukkur, Shikarpur, and Khairpur
Survey methods	・ Participatory Rural Appraisal (PRA) ・ Questionnaire interview ・ Individual interview
In charge	・ A survey team of the subcontractor ("HomeNet Pakistan"), supervised by the project team of Japanese experts. Please see Appendix 5.

Major findings of the survey, which are common in the three areas, are as follows:

- Most of the samples are categorized as poor with their annual per capita income just above or below the national poverty line of PKR 36,360. 40
- There is a serious limitation of mobility as the majority of samples (more than 90%) needs other family members to accompany them when they go to the market.
- Although HBWs are considered an important source of income, the work is concentrated in handicraft.
- Most of the FHBWs surveyed are self-employed, not piece-rate workers.
- The biggest difficulties faced by HBWs is identifying buyers as most of them sell their products mainly in their neighborhood with very limited marketing channels.
- Although most of the samples do not have access to formal financial services, they save and borrow money using informal means.

There are several differences among the three areas, which are summarized below:

- Among the three areas, Maripur in Karachi is the most conservative and at the lowest income level.
- In terms of diversity of opportunities and level of mobility for FHBWs, Baldia in Karachi stands out.
- In terms of level of awareness of males, usage of formal financial services, and variety of marketing channels, Sukkur stands out.
- Resistance of male members against females going out or working outside is stronger in Karachi

The summary of filed survey outcomes is found in Appendix 1. Based on the outcomes, the strategies and approach of the project activities were devised and detailed activity plans formulated, which are explained in Chapter 2 and 3.

1.3 Project framework for Phase 2

Based on the outcomes of different surveys as well as discussions with various stakeholders, the preliminary project framework based on which Phase 1 was initiated was modified and finalized to implement Phase 2 of the Project. The project framework for Phase 2 is presented below.

(1) Project purpose

The project purpose is 'Application of the tool kit developed through public-private partnership (PPP) to improve livelihoods of FHBW households (HHs) is promoted'.

(2) Project area

Karachi, Sukkur, and its adjacent districts in Sindh province

(3) Project period

Four years

(4) Implementing agency and partner organizations

Implementing Agency: Women Development Department (WDD)
Partner Organizations: Sindh Rural Support Organization (SRSO)
Women Development Foundation Pakistan (WDFP),

(5) Beneficiaries

The ultimate beneficiaries to be reached out are a total of 6,800 people comprising of FHBWs and their family members. The breakdown is as follows:

1) FHBWs and their family members participating in life management-related activities (FHBWs 350 + 350x3 family members=1,400)
2) FHBWs and their family members participating in income-generating related activities (FHBWs 350+ 350x3 family members = 1,400)
3) FHBWs and their family members participating in financial service access activities (FHBWs 500 +500x3 family members =2,000)
4) Female workers and their family members employed in private companies and factories (Female workers 500 +500x3family members=2,000)

(6) Outputs and activities of the Project

1) Outputs

Output 1. Capacity of WDD in promoting the tool kit to improve livelihoods of FHBW HHs through PPP is enhanced

Output 2. Capacity of target FHBW HHs in life management (LM) skills is improved

Output 3. Capacity of target FHBW HHs to access to financial services is improved

Output 4. Target FHBWs acquire knowledge and skills necessary for income generation

Output 5. Importance of promotion of female employment in the formal sector is sensitized

Output 6. The tool kit is developed based on the Outputs 2 to 5

2) Activities

Output 1:

1-1. Carry out a kick off seminar on the Project with WDD, partner organizations and key stakeholders
1-2. Facilitate planning of the pilot activities by partner organizations (Output 2 to 5)
1-3. Strengthen the capacity of WDD officers
1-4. Conduct base-line survey
1-5. Facilitate carrying out the pilot activities
1-6. Monitor and review the pilot activities
1-7. Formulate strategy for continuation and expansion of the pilot activities by WDD and partner organizations
1-8. Continue and expand the pilot activities
1-9. Conduct end-line survey
1-10. Facilitate and develop roll-out plan(s) of the tool kit of WDD, WDFP and SRSO

Output 2:

2-1. Plan pilot activities of LM skills
2-2. Carry out the pilot activities
2-3. Monitor and assess the process and outcomes of the pilot activities
2-4. Revise methodology and contents of the pilot activities
2-5. Continue and expand revised pilot activities
2-6. Review and finalize methodology and contents of the pilot activities based on activities 2-2 to 2-5

Output 3:

3-1. Plan pilot activities for improvement of financial access for demand and supply sides
3-2. Carry out the pilot activities
3-3. Monitor and assess the process and outcomes of the pilot activities
3-4. Revise methodology and contents of the pilot activities
3-5. Continue and expand revised pilot activities
3-6. Review and finalize methodology and contents of pilot activities based on the activities 3-2 to 3-5

Output 4:

4-1. Plan pilot activities for income generation for group based and own account FHBW HHs respectively
4-2. Carry out the pilot activities
4-3. Monitor and assess the process and outcome of the pilot activities
4-4. Revise methodology and contents of the pilot activities
4-5. Continue and expand revised pilot activities
4-6. Review and finalize methodology and contents of the pilot activities based on the activities 4-2 to 4-5

Output 5:

5-1. Plan pilot activities for promotion of female employment in the formal sector
5-2. Carry out the pilot activities
5-3. Carry out follow up of pilot activities
5-4. Review and finalize methodology and contents of pilot activities based on activities 5-2 to 5-3

Output 6:

6-1. Prepare tool kit based on the outcome of Output 2, 3, 4 and 5
6-2. Share the tool kit with relevant organizations
6-3. Finalize the tool kit in reference to comments from relevant organizations
6-4. Support WDD to authorize the tool kit

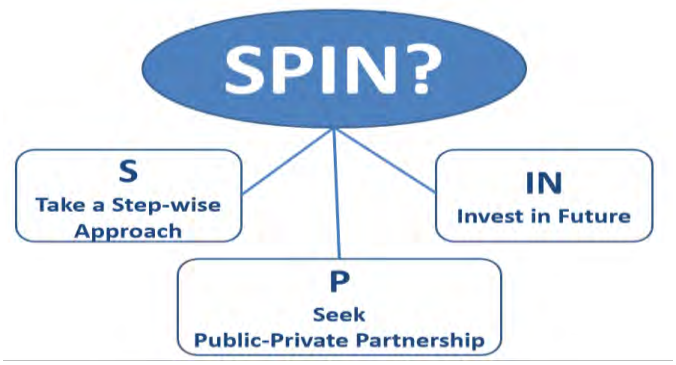
Chapter 2 explains the strategies, implementation structure, implementation schedule, and methods of monitoring and evaluation. Chapter 3 explains the detailed activity plan of WDD as the implementation agency as well as that of SRSO and WDFP as partner organizations.

Project Design Matrix (PDM) and Plan of Operation (PO) of the Project are shown in Appendix 2 and 3 respectively.

2. Guiding principles, implementation structure and schedules of the Project

2.1 Guiding principles of the Project: SPIN

The Project adopts SPIN as the three most basic guiding principles.



(Source) JICA

Figure 2.1 Guiding principles of the Project: SPIN

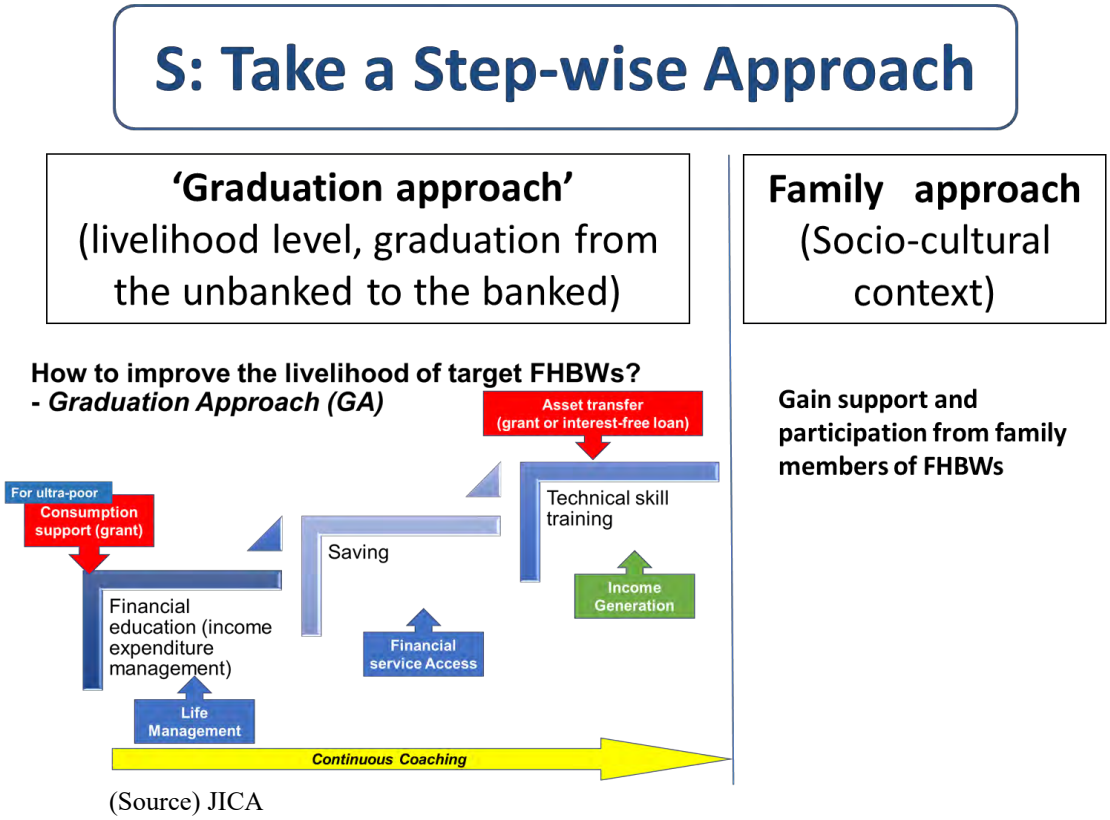
SPIN consists of the following three principles:

(1) Take a step-wise approach for livelihood improvement
(2) Seek effective public-private partnership (PPP)
(3) Invest in Future: Provide FHBWs with skills and opportunities to cope with rapidly changing market economy

(1) Taking a step-wise approach for livelihood improvement

The results of the field survey show that many FHBWs are considered ultra-poor, some with food insecurity problems. For livelihood improvement of the ultra or transient poor, special care is necessary. A "Graduation Approach (GA)" that highlights the importance of a step-wise approach for improvement of livelihoods of the ultra and transient poor would be the reference for the Project. The GA was developed by the "Consultative Group to Assist the Poor" (CGAP) and the "Ford Foundation" based on the experiences of the "Bangladesh Rural Advancement Committee" (BRAC). GA aims to assist the extreme poor in their gradual transition from extreme poverty to a sustainable livelihood. By providing social protection combined with livelihood development and financial inclusion, the approach serves to protect the lives of the extreme poor in the short term, and to support them in their efforts to be economically sustainable in the long term.[2]

[2] CGAP & Ford Foundation (2014), "From extreme poverty to sustainable livelihoods: a technical guide to the Graduation Approach", p. 8.



(Source) JICA

Figure 2.2 Take a Step-wise Approach

The approach is highly regarded, as it can move up the extreme poor to a level where they can participate in the market economy by combining the tools for assistance depending on the level of food security and financial knowledge of the targeted households.

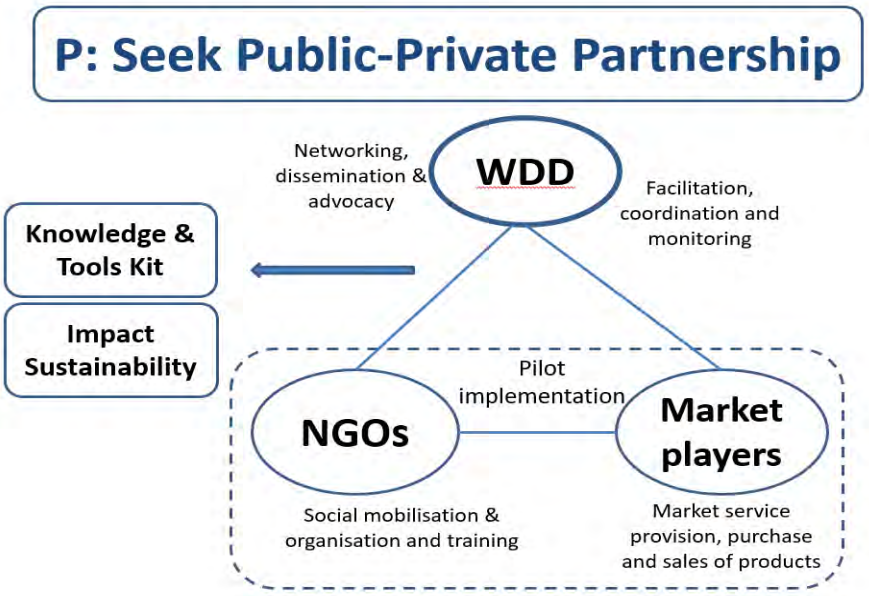
With the assumption that GA is effective not only for extreme poverty but also poor households in general, the Project will seek an optimal combination of interventions, namely life management capacity development (LM), financial service access promotion (FA), and income generation activities (IG) in terms of timing, types, and duration of interventions through implementation of a pilot project.

In addition, considering traditional and conservative socio-cultural context surrounding target FHBWs, the Project would approach not only FHBWs but also their family members to gain their support and understanding of the activities and concept the Project tries to promote.

(2) Seeking effective Public Private Partnership (PPP)

In order to maximize and sustain the impact of the Project, it will involve not only public sector organizations but also private sector organizations such as NGOs, social enterprises, and

private companies. This is because it is private businesses that can ultimately change the livelihood of FHBWs.



(Source) JICA

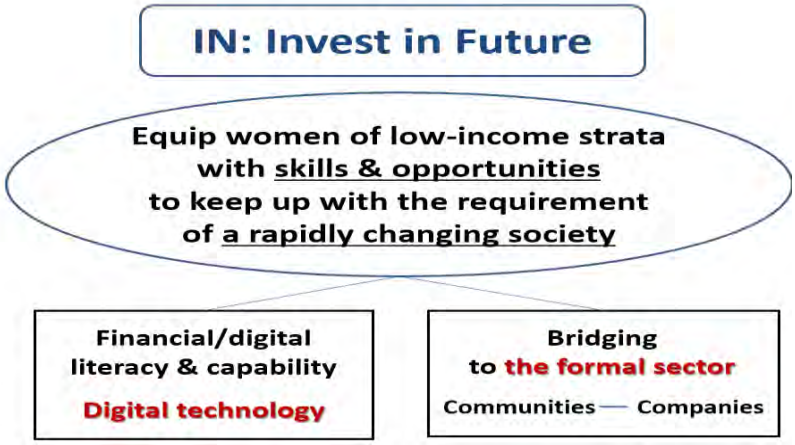
Figure 2.3 Seek public-private partnership

The Project will collaborate with NGOs and private entities for implementation of a pilot project. NGOs will mobilize FHBWs and provide training and coaching. The involvement of private financial institutions and marketing partners is also expected in the activities of FA and IG. WDD will monitor, coordinate activities, and accumulate knowledge and experience obtained through the pilot activities to develop the tool kit to sustain the impact of project activities.

The Project expects that these private partners will bring innovations and synergies into the project activities, and these activities can be sustained and expanded with their own initiative along with government efforts.

(3) Investment in Future: Provide female workers with skills and opportunities to cope with rapidly changing market economy

There are several ways for FHBWs and their families to be able to improve their livelihoods. One obvious way is for the present FHBWs and their children to stay or continue working as FHBWs but try to improve and stabilize their income. The other way is to move into the formal sector by seeking employment outside the home. Formal employment has advantages in terms of stable incomes and provision of social security.



(Source) JICA

Figure 2.4 Invest in Future

As there seems to be an increasing demand for female workers in factories in urban settings, the Project seeks the possibility to promote female employment in the formal sector. Besides, even for those who will remain FHBWs, the Project tries to equip them with new knowledge and skills such as finance and IT, which are required to keep up with a fast-moving market economy.

As promotion of formal employment requires long-term perspectives and substantial time to make a difference in the current status, the Project will not target making tangible changes but will initiate sensitization activities to make both employers and female workers aware of the importance as well as opportunities of female employment and facilitate behavioral change. In this way, the Project will invest in the improvement of both the present as well as the future of female workers.

2.2 Project activities and sustainability

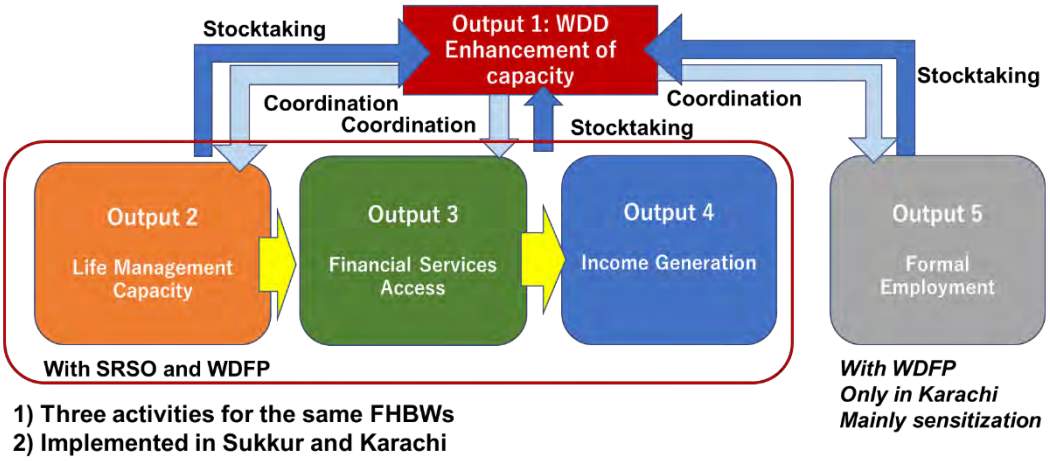
As indicated in 1.3, the Project consists of six outputs as follows:

Output 1.	Capacity of WDD in promoting the tool kit to improve livelihoods of FHBW HHs through PPP is enhanced
Output 2.	Capacity of target FHBW HHs in life management (LM) skills is improved
Output 3.	Capacity of target FHBW HHs to access to financial services is improved
Output 4.	Target FHBWs acquire knowledge and skills necessary for income generation
Output 5.	Importance of promotion of female employment in the formal sector is sensitized
Output 6.	The tool kit is developed based on the Outputs 2 to 5

These outputs are categorized into three parts, namely capacity enhancement of WDD (Output1), pilot activities (Output 2-5) and production of the end-product (Output 6). The following sections explain the overview and relations of activities and how to ensure the sustainability after project completion.

(1) Pilot activities (Output 2-4) and WDD capacity enhancement (Output 1)

The Project will implement four types of activities, namely, life management capacity development (LM), financial service access promotion (FA), income generation activities (IG) and promotion of female employment in the formal sector, as a pilot activity. With WDD as an implementing agency, all activities will be carried out in collaboration with private partners.



(Source) Project team

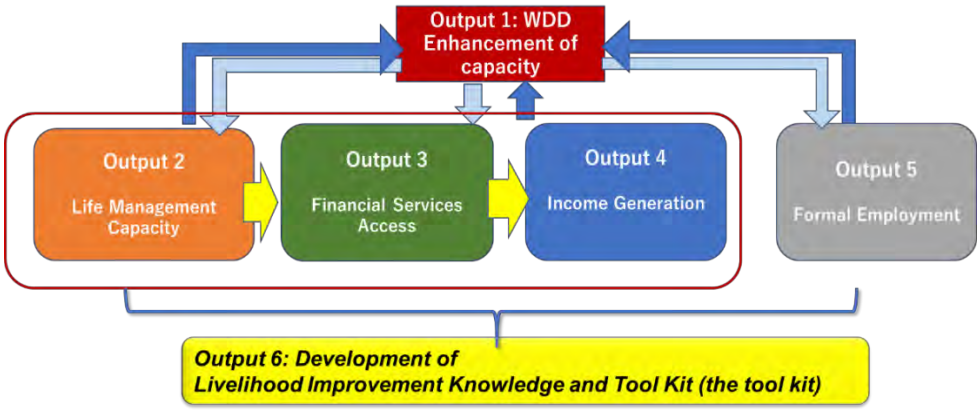
Figure 2-5 Four (4) types of pilot activities

The first three activities, LM (Output 2), FA (Output 3), and IG (Output 4), constitute a pilot project aimed at improving the livelihood of FHBWs to be carried out in collaboration with two partner NGOs, namely SRSO and WDFP. The pilot project will be implemented in Sukkur by SRSO and in Karachi by WDFP. WDD will monitor, coordinate activities, and accumulate knowledge and experience obtained through the pilot activities in order to reflect them in the development of the tool kit explained below.

The last activity (Output 5) will be carried out jointly by WDD and WDFP in Karachi to promote female employment in the formal sector.

(2) Development of the 'Knowledge and the Tool kit' (tentative) for the Project (Output 6)

In order to sustain and spread the support mechanism as well as support activities for FHBWs, which are tested through the pilot activities, the livelihood improvement knowledge and tool kit (the tool kit) will be developed at the end of the Project.

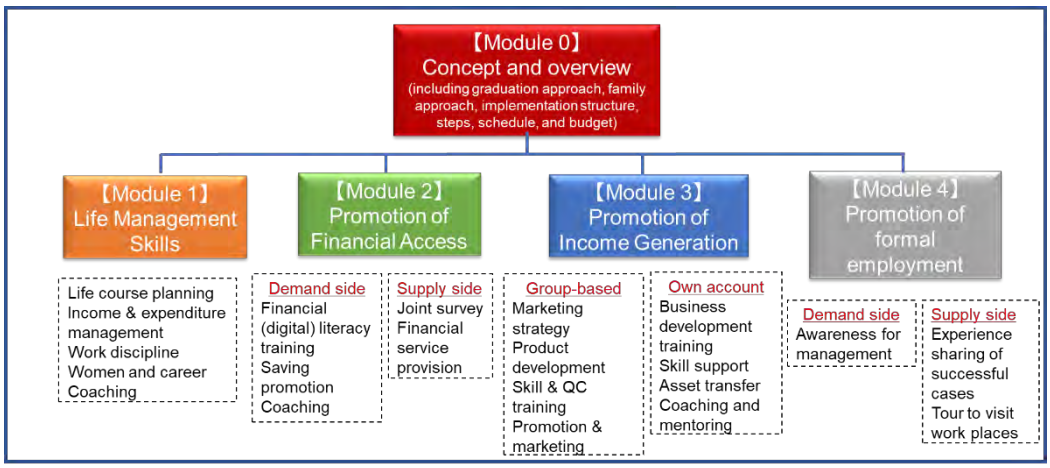


(Source) Project team

Figure 2.6 Development of the tool kit

The tool kit is meant to provide both public and private organizations essential knowledge, steps and strategies, and practical tools for enhancing and benefiting the livelihood improvement of FHBW households. The tool kit includes all the training materials, promotional materials, guidelines, and handbooks. The structure and content of the tool kit will be finalized based on careful examination of the outcomes of pilot activities in output 2 to 5.

The tool kit should be cost-effective and easy to apply so that more organizations as well as individuals who are supporting FHBWs can use it easily.



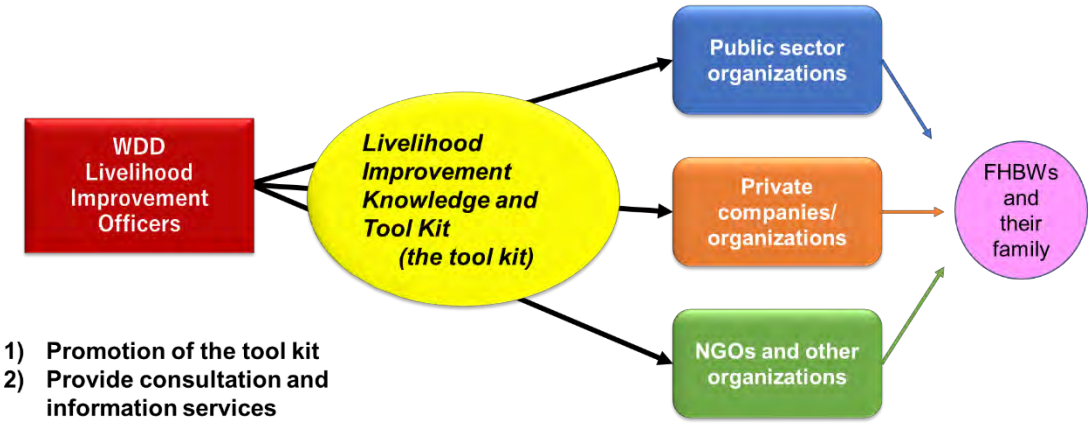
(Source) Project team

Figure 2.7 Image of the tool kit

(3) Sustainability after project completion

Through the project activities, it is expected that WDD can enhance its capacity to promote the application of the tool kit and work along with PPP principle to improve the livelihood of FHBWs even after the project completion.

For this purpose, WDD will hire five new staff for the Project as livelihood improvement officers (tentative title)[3]. The livelihood improvement officers will monitor the pilot activities and coordinate with project members and other government organizations under Output 1, conduct sensitization and awareness activity on formal employment under Output 5, and develop and disseminate the tool kit under Output 6. They will plan and monitor the pilot activities of Output 2-4, facilitate various activities on the ground including linking of FHBWs with external resources and, coaching and mentoring by partner organizations.



(Source) Project team

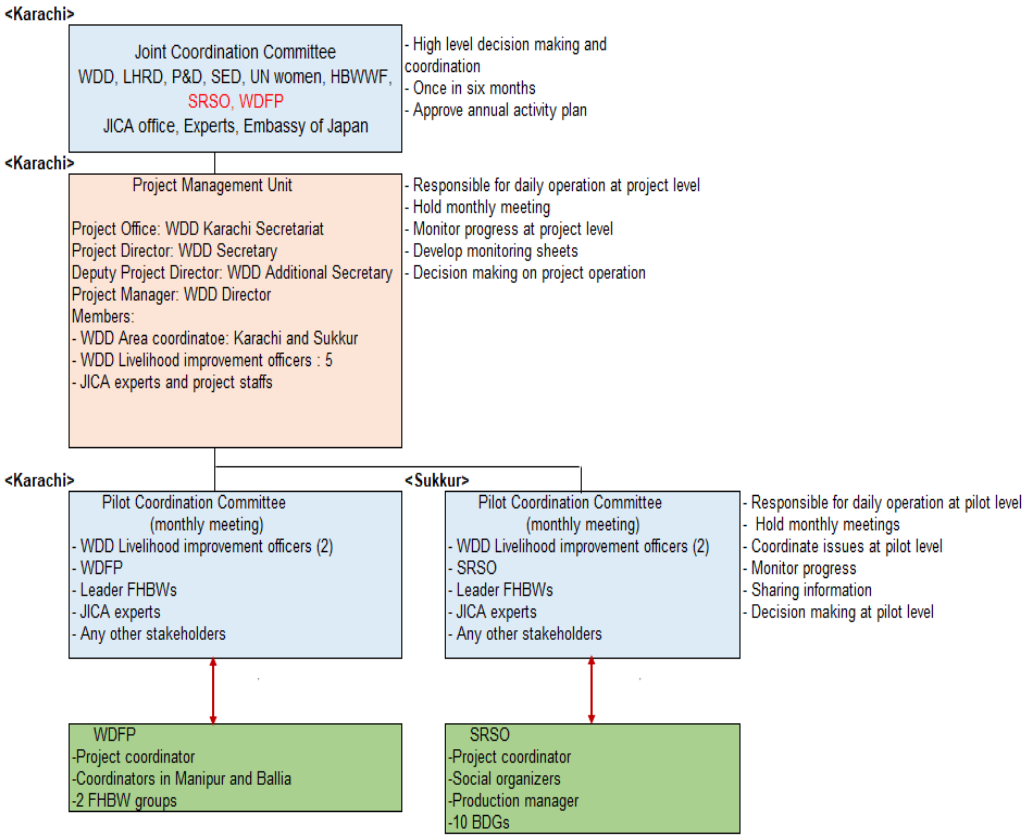
Figure 2.8 Promotion of the tool kit

It is expected that WDD, based on the experience of implementing the Project, will set up a "livelihood improvement unit" consisting of those livelihood improvement officers for continuing and expanding the activities to reach out to populous women in general, and FHBWs in particular, in Sindh after the project period.

[3] The term 'livelihood improvement officer' is used in this plan to explain the officer to be hired by WDD for the Project. As the task of said officer will focuses on livelihood improvement of FHBWs, the term is used for the ease of understanding for the stakeholders who read this plan. The term is not fixed or indicating any specific post in WDD.

2.3 Implementation structure

The implementation structure of the Project is proposed as shown below. The structure consists of three-tier organizations, namely "Joint Coordination Committee" (JCC), "Project Management Unit" (PMU), and "Pilot Project Coordination Committee" (PPCC).



(Source) Project team

Figure 2.9 Project implementation structure

The following sections explain the functions of each organization.

2.3.1 JCC

JCC is the highest coordination body for the Project. The functions and members of JCC are shown below.

Table 2.1 Functions and members of JCC

Functions	- Facilitate inter-organizational coordination - Exchange opinions on major issues that arise during the implementation of the Project. ・ Review progress biannually, revise the overall plan when necessary, approve an annual work plan, conduct evaluation of the Project
Chairperson	WDD Secretary
Members	WDD, (PCSW), LHRD, P&D, SED, SRSO, WDFP, JICA Office, JICA Experts
Observers	HBWWF, UN Women, Embassy of Japan

1) Abbreviations:
PCSW: Provincial Committee for Status of Women
LHRD: Labor and Human Resources Department
P&D: Planning and Development
SED: School Education Department
HBWWF: Home-Based Women Workers Federation（HBWWF）
2) PCSW has not been established yet.

(Source) Project team

2.3.2 PMU

PMU is responsible for daily operations of the Project. It was established during Phase 1 and its office is located at WDD in Sindh Secretariat. The functions and members of PMU are shown below.

Table 2.2 Functions and members of PMU

Functions	- Responsible for daily operations at project level - Hold monthly meeting - Monitor progress at project level - Develop monitoring sheets - Decision making on project operation
Secretariat	WDD Secretariat
Project Director	WDD Secretary
Deputy Project Director	WDD Additional Secretary
Project Manager	WDD Director
Members	・ WDD Area coordinators (Karachi and Sukkur) ・ 5 WDD livelihood improvement officers (tentative title) ・ Members of PPCC ・ JICA experts

(Source) Project team

2.3.3 PPCC

The PPCC meeting will be held monthly to monitor the progress and perform necessary coordination. PPCC will be a platform for monitoring and coordination of the pilot project.

PPCC will be established in Sukkur and Karachi. The functions and members of PPCC are shown below.

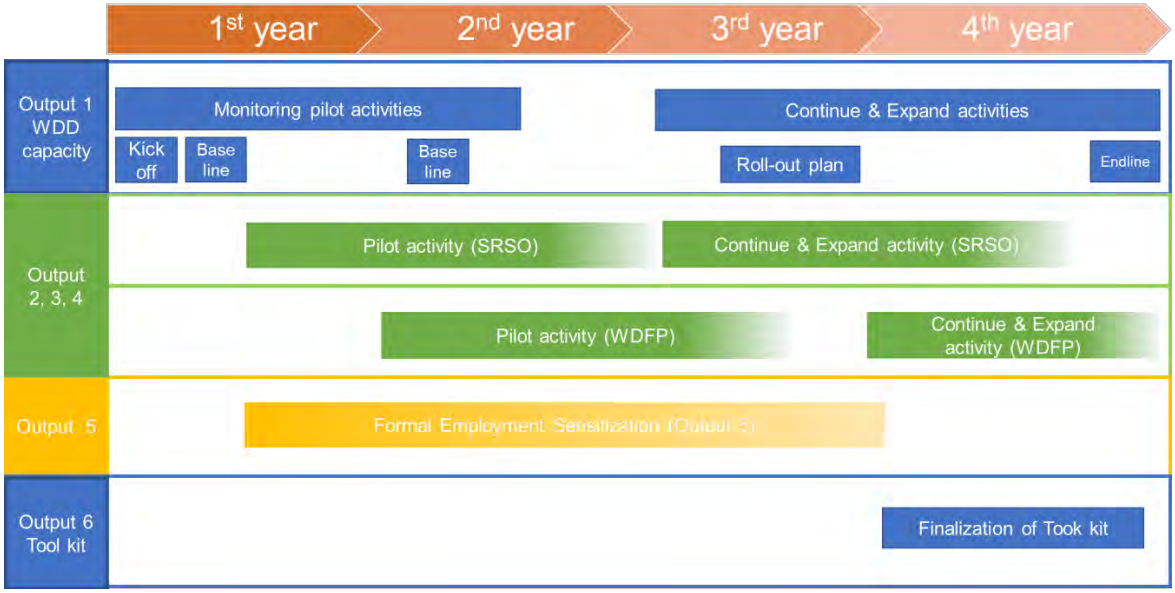
Table 2.3 Functions and members of PPCC

Task	Carry out the following tasks through monthly meetings - Responsible for daily operations at pilot level - Coordinate issues at pilot level - Monitor progress - Sharing information - Decision making at pilot level
Members	Establish committees in Karachi and Sukkur with the following members - WDD - Representative of the partner organization - Leader FHBWs - JICA experts - Any other stakeholders when desired

(Source) Project team

2.4 Implementation schedule

The project period is four (4) years. The implementation schedule of the entire project is shown below.



(Source) Project team

Figure 2.10 Implementation schedule

Respective activities will be implemented in sequence or in parallel in order to maximize efficiency and effectiveness. The pilot project for livelihood improvement will start in Sukkur first and activities in Karachi will start after an interval of six months so that the modules developed in Sukkur can be effectively used in Karachi.

2.5 Methods of monitoring and evaluation

2.5.1 Outline of monitoring activities

(1) Objectives of monitoring

Based on PDM and PO, monitoring will be periodically conducted to assess the progress of the Project, and to modify the project plan as necessary. Monitoring activities will give opportunities for the stakeholders to enhance their knowledge and skills to manage the project activities.

(2) Principles

1) Periodic collection of data and information

For the assessment of the progress and achievement of the Project, it is expected for the Project to collect base-line data, end-line data, and data and information of pilot activities as accurate as possible. However, it does not mean to collect a big volume of data but selected information that is important for monitoring such as those related to indicators.

2) Joint monitoring by both Pakistani and Japanese sides

It is expected that not only expert team but also Pakistani C/P will take initiative to conduct monitoring activities.

3) Timely feedback of monitoring results

Collected information through periodical monitoring report and meetings and seminars and decisions made based on the monitoring should be shared not only at regular sharing meeting but feed-backed the concerned stakeholders in timely manner.

(3) Information to be obtained through monitoring

There are two types of information to be collected through monitoring as shown below.

- Results of activities planned in PO and achievement of each indicator described in PDM
- Good practices and lessons extracted from pilot activities as the potential sources for the Tool Kit

The indicators, which are described in PDM Ver.1 and to be monitored and measured, are summarized in Table 2.4.

Table 2.4 Objectively Verifiable Indicators to be monitored and measured

Project summary	Indicator*	Grounds to set
Overall Goal The number of FHBW households (HHs) who receive some of the services explained in the livelihood improvement knowledge and tool kit (the tool kit) is increased	1) The number of FHBW HHs to whom WDD, SRSO. and WDFP have reached according to their roll-out plans of the tool kit.	It is expected that number of FHBW households which will receive services for improvement of livelihood from WDD, SRSO, and WDFP will increase by expanding activities within their organizations.
	2) The number of organizations and/or areas where the contents of the tool kit are applied	As the result of continuous promotion of the tool kit by WDD, it is expected that organizations other than WDD, SRSO, and WDFP will apply the tool kit. Expansion of location is also expected.
Project Purpose Application of the tool kit developed through public-private partnership (PPP) to improve livelihoods of FHBW HHs is promoted.	1) XX (no.) of organization applied the tool kit	As the result of development of the tool kit through pilot activities and promotional activities, some organizations (both public and private) are expected to apply the tool kit for their activities targeting FHBWs by the end of the Phase 2.
	2) The tool kit is authorized by WDD	For the future expansion of utilization of the tool kit by public and private organizations, authorization of the tool kit is indispensable.
Output 1 Capacity of WDD in promoting the tool kit to improve livelihoods of FHBW HHs through PPP is enhanced.	1-1. XX (no.) of training seminars and workshops for public and private sectors (NGOs included) that WDD staff delivered as trainers and resource persons	The Project in collaboration with WDD will encourage public and private organizations to apply the tool kit, which the Project will develop through implementing pilot activities and promotion activities.
Output 2 Capacity of target FHBW HHs in life management (LM) skills is improved.	2-1. XX(Ratio/no.) of FHBW HHs who start saving with specific objectives (life course planning) 2-2. No. of FHBWs who record incomes and expenditures of their business/household is increased (financial management)	The Project will provide not only FHBWs but also their family members with a variety of training on life management. Life course planning and financial management will be the mandatory subjects for all the participants. The Project will measure the achievement of Output by monitoring their application of these two common skills obtained in the training. Both data can be collected through coaching.

Output 3 Capacity of target FHBW HHs to access to financial services is improved.	3-1. No. of target FHBWs who save income from HBW is increased	Saving is the second step in the Graduation Approach. The Project will encourage FHBWs through home economic training to save their income.
	3-2. No. of HHs or FHBWs who have accounts in formal financial institutions is increased	The Field Survey revealed that more than half of the sample households did not have any bank account.[4] The Project will provide FHBWs with information on banking services along with opening of accounts as practical skill training.
	3-3. No. of types of financial services the target FHBW HHs have access is increased	The sample FHBWs indicated in the Field Survey that they want to use financial products such as saving, remittance, insurance, and loans. The Project will promote usage of financial services with partner financial entities and make their services more accessible to FHBWs.
Output 4 Target FHBWs acquire knowledge and skills necessary for income generation.	4-1. Profit from HBW is increased (group)	Cost calculation practice will be included in training. It is expected FHBWs will be able to calculate profit from their HBW.
	4-2. No. of support resource that target FHBW can access is increased (own account)	Support resources include persons FHBWs can consult, government schemes, services both in public and private sectors, and information sources they can use.
Output 5 Importance of promotion of female employment in the formal sector is sensitized.	5-1. No. of HHs who agree female members work in formal sector is increased	The indicator 5-1. is set based on the findings from the field survey that the majority of male family members do not agree with female family members to work outside their homes. The Project would like to measure the change in the male and other household members' mindset.
	5-2. XX (no.) of companies which encourage employment of female workers	"Encouragement" means any positive actions to support employment of female workers, including increasing the number of female employees, improvement of facilities or environment of female workers.
Output 6 The tool kit is developed based on the Outputs 2 to 5.	6-1. The tool kit is approved by JCC.	Approval by JCC is necessary prior to approval from WDD.

(Source) Project team
*The base-line data of each indicator will be obtained in the first six months of Phase 2.

[4] The Report of Field Survey (P124, November 2017, Kaihatsu Management Consulting)

(4) Monitoring activities

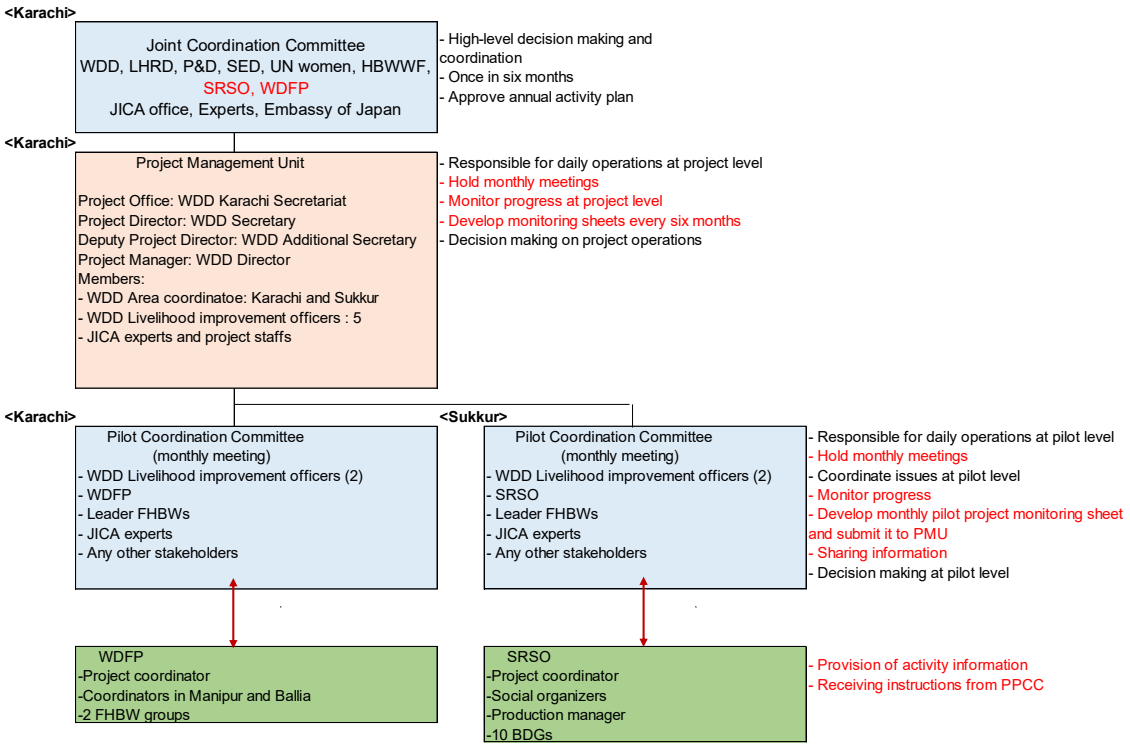
1) Organize monitoring teams under PMU and PPCC to conduct the monitoring activities of the Project ensuring that the monitoring system and activities are in line with WDD's organizational and administrative structure, so that the same system could be possibly continued by WDD during the post project implementation period.
2) Development of a monitoring system by the monitoring team
3) Monitoring through regular coaching from Social Organizers (SOs) and group leaders of Business Development Groups (BDGs) in case of SRSO, and WDFP staff and group leaders in case of WDFP to FHBWs (bi-weekly or weekly)
4) Hold monthly meeting by PMU and PPCC respectively
5) Joint monitoring (WDD, SRSO/WDFP and JICA project team), and submit the monitoring sheet to JICA (PM form 3-1)
6) Identify issues hindering the project implementation and/or opportunities through which project implementation can be strengthened
7) Develop consensus on the roles, responsibilities and actions to be undertaken by WDD, Partner Organizations and/or PMU and PPCC, as may be appropriate
8) Ensure compliance to the agreed monitoring framework, activities and actions to be undertaken in the light of monitoring activities, findings and agreed follow-up actions
9) Transfer the information of project progress and photograph regularly

Timeframe of abovementioned activities is shown in Table 2.5.

	1st year	2nd year	3rd year	4th year
Organize a monitoring team (Activity 1-6-1)	☆			
Establish a monitoring system (Activity 1-6-2)	☆			
Monthly monitoring meeting (Activity1-6, 2-3, 3-3, 4-3)	☆☆			
Formulation and submission of monitoring sheet	☆ ☆	☆ ☆	☆ ☆	☆
Information sharing by SNS	→	→	→	→

(5) Monitoring system

The monitoring system is structured based on the Project implementation structure shown below.



(Source) Project team

Figure 2.11 Monitoring implementing structure

1) Project Management Unit (PMU)

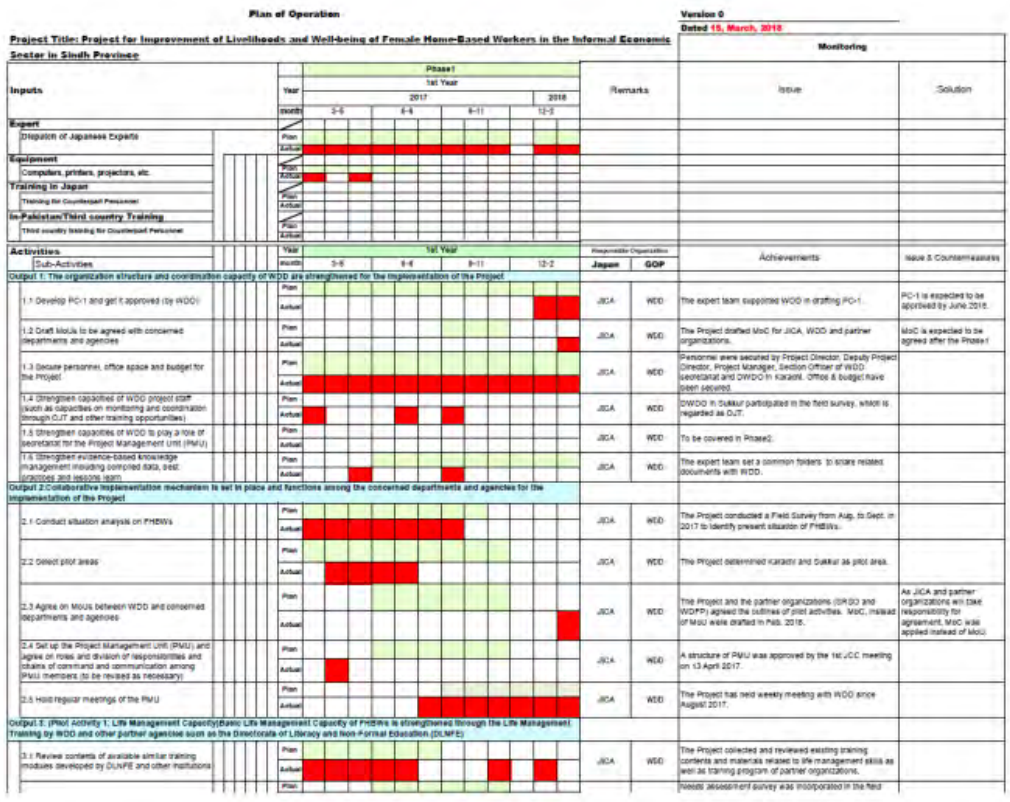
① Monitoring members of PMU comprise a Deputy Project Manager, Project Manager, WDD livelihood improvement officer at project level, and JICA experts.

② PMU will hold a monthly meeting to review and confirm the progress of all project activities.

③ WDD livelihood improvement officer at project level and JICA expert will draft the Project Monitoring Sheet (PM Form 3-1 to 3-3) once every six months by compiling the Monthly Pilot Activity Monitoring Sheets submitted by the Pilot Project Coordination Committee (PPCC). PMU will submit the Project Monitoring Sheet, which is approved by Deputy Project Manager, Project Manager and Chief Advisor of JICA expert team, to JICA headquarter, JICA Pakistan Office, and WDD Secretariat.

④ WDD livelihood improvement officer at project level and JICA expert will forward feedback comments and suggestions from JICA headquarter, JICA Pakistan Office, and WDD Secretariat to PPCC.

⑤ PMU will open an SNS account providing project news, events, and reports for PR purposes.



(Source) Project team

Figure 2.12 Image of monitoring sheet

2) PPCC in Karachi and Sukkur

① Monitoring member of PPCC consists of WDD officers and JICA expert.

② Monitoring team of PPCC in Karachi and Sukkur will draft the Monthly Pilot Activity Monitoring Sheet before the monthly meetings.

③ PPCC will hold a monthly meeting to review and confirm the progress of pilot activities referring to the Monthly Pilot Activity Monitoring Sheet. Based on the review, PPCC will determine a plan of the next month.

④ Monitoring team receives an approval of the Monthly Pilot Activity Monitoring Sheet by WDD officers and submits it to PMU

The images of the Monthly Pilot Monitoring Sheets for WDD, SRSO, and WDFP are presented in Table 2.6. By filling in and sharing the Monthly Pilot Monitoring Sheets, the Project will grasp the progress, achievements and challenging issues of indicators of each Output in PDM.

Table 2.6 (1) Image of the Monthly Pilot Activity Monitoring Sheet (**WDD**)

Submit to: Project Management Unit (PMU)	Date, Month, and Year of submission: (DD)___, (MM)___, (YY)20__
Authorized by:	Signature:
Reported by: (Organization:) Contact (e-mail address:) (mobile no.:)	
(1) Result and achievement of Output 1, 5, and 6	
Output 1: Capacity of WDD in promoting the tool kit to improve livelihoods of FHBW households through PPP is enhanced	
Plan of the reporting month 1) 2)	Result and achievement 1) 2)
Output 5: Importance of promotion of female employment in the formal sector is sensitized	
Plan of the reporting month 1) 2)	Result and achievement 1) 2)
Output 6: The tool kit is developed based on the Output 2 to 5	
Plan of the reporting month 1) 2)	Results and achievements 1) 2)
(2) Issues and measures taken by the Project	
Issues 1) 2)	Measures 1) 2)
(3) Findings and suggestions on the appropriateness of training/seminar topics of each thematic field through facilitation for implementation of pilot activities[5]	
1)Life management 2)Financial service access 3) Income generation	
(4) Good practices and/or lessons learned from the activities as possible source for the Tool kit	
1) 2)	
(5) Plan for the next month	
Output 1:	
Output 5:	
Output 6:	
Photos	

[5] Please refer to Table 3.1.5 for detailed points to be monitored.

Table 2.6 (2) Image of the Monthly Pilot Activity Monitoring Sheet (**SRSO**)

Submit to: Project Management Unit (PMU)	Date, Month, and Year of submission: (DD)___, (MM)___, (YY)20__
Authorized by:	Signature:
Reported by: (Organization:) Contact (e-mail address:) (mobile no.:)	
(1) Result and achievement of Output 2, 3, 4, and 5	
Output2: Capacity of target FHBW households in life management (LM) skills is improved	
Plan of the reporting month 1) 2)	Result and achievement 1) 2)
Output 3: Capacity of target FHBW households to access financial services is improved	
Plan of the reporting month 1) 2)	Result and achievement 1) 2)
Output 4: Target FHBWs acquire knowledge and skills necessary for income generation	
Plan of the reporting month 1) 2)	Result and achievement 1) 2)
(2) Issues and measures taken by the Project	
Issues 1) 2)	Measures 1) 2)
(3) Findings and suggestions on the appropriateness of training/seminar topics of each thematic field through implementation of pilot activities	
1)Life management 2)Financial service access 3) Income generation	
(4) Good practices and/or lessons learned from the activities as possible source for the Tool kit	
1) 2)	
(5) Plan for the next month	
Output 2:	
Output 3:	
Output 4:	
Photos	

Table 2.6 (3) Image of the Monthly Pilot Activity Monitoring Sheet (**WDFP**)

Submit to: Project Management Unit (PMU)	Date, Month, and Year of submission: (DD)___, (MM)___, (YY)20__
Authorized by:	Signature:
Reported by: (Organization:) Contact (e-mail address:) (mobile no.:)	
(1) Result and achievement of Output 2, 3, 4, and 5	
Output2: Capacity of target FHBW households in life management (LM) skills is improved	
Plan of the reporting month 1) 2)	Result and achievement 1) 2)
Output 3: Capacity of target FHBW households to access financial services is improved	
Plan of the reporting month 1) 2)	Result and achievement 1) 2)
Output 4: Target FHBWs acquire knowledge and skills necessary for income generation	
Plan of the reporting month 1) 2)	Result and achievements 1) 2)
Output 5: Importance of promotion of female employment in the formal sector is sensitized	
Plan of the reporting month 1) 2)	Result and achievement 1) 2)
(2) Issues and measures taken by the Project	
Issues 1) 2)	Measures 1) 2)
(3) Findings and suggestions on the appropriateness of training/seminar topics of each thematic field through implementation of pilot activities	
1)Life management 2)Financial service access 3) Income generation	
(4) Good practices and/or lessons learned from the activities as possible source for the Tool kit	
1) 2)	
(5) Plan for the next month	
Output 2:	
Output 3:	
Output 4:	
Output 5:	
Photos	

2.5.2 Outline of evaluation activities

(1) Objective of evaluation

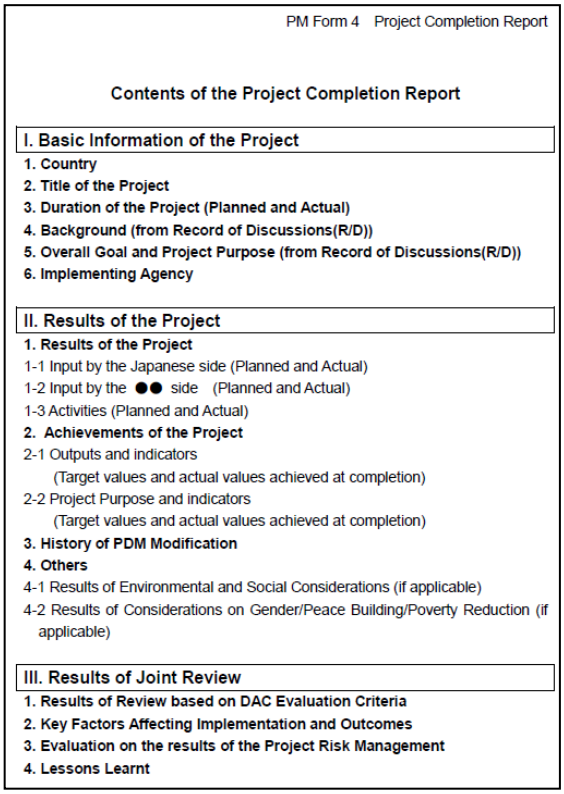
Based on PDM and PO, evaluation of the Project will be conducted to review its achievements and progress, verify the effectiveness of the approaches that the Project will apply, and extract lessons learned for similar projects in the future. Evaluation activities will give opportunities for the stakeholders to enhance their knowledge and skills to evaluate the Project, and to apply lessons from the experiences of the Project for achieving the Overall goal of the Project as well as other projects in future.

(2) Principles

- Objective and logical evaluation analysis based on PDM and the DAC five evaluation criteria
- Transparent and fair judgment by the joint evaluation team, which is comprised of some members of PMU.

(3) Products out of evaluation activities

The Project Completion Report (PM Form 4) shown below will be drawn up one (1) month before the termination of the Project by PMU.



PM Form 4 Project Completion Report

Contents of the Project Completion Report

I. Basic Information of the Project

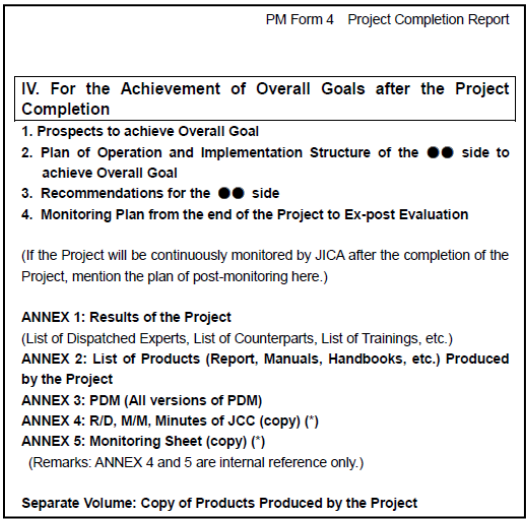
1. Country
2. Title of the Project
3. Duration of the Project (Planned and Actual)
4. Background (from Record of Discussions(R/D))
5. Overall Goal and Project Purpose (from Record of Discussions(R/D))
6. Implementing Agency

II. Results of the Project

1. Results of the Project
1-1 Input by the Japanese side (Planned and Actual)
1-2 Input by the ●● side (Planned and Actual)
1-3 Activities (Planned and Actual)
2. Achievements of the Project
2-1 Outputs and indicators
(Target values and actual values achieved at completion)
2-2 Project Purpose and indicators
(Target values and actual values achieved at completion)
3. History of PDM Modification
4. Others
4-1 Results of Environmental and Social Considerations (if applicable)
4-2 Results of Considerations on Gender/Peace Building/Poverty Reduction (if applicable)

III. Results of Joint Review

1. Results of Review based on DAC Evaluation Criteria
2. Key Factors Affecting Implementation and Outcomes
3. Evaluation on the results of the Project Risk Management
4. Lessons Learnt



PM Form 4 Project Completion Report

IV. For the Achievement of Overall Goals after the Project Completion

1. Prospects to achieve Overall Goal
2. Plan of Operation and Implementation Structure of the ●● side to achieve Overall Goal
3. Recommendations for the ●● side
4. Monitoring Plan from the end of the Project to Ex-post Evaluation

(If the Project will be continuously monitored by JICA after the completion of the Project, mention the plan of post-monitoring here.)

ANNEX 1: Results of the Project
(List of Dispatched Experts, List of Counterparts, List of Trainings, etc.)
ANNEX 2: List of Products (Report, Manuals, Handbooks, etc.) Produced by the Project
ANNEX 3: PDM (All versions of PDM)
ANNEX 4: R/D, M/M, Minutes of JCC (copy) (*)
ANNEX 5: Monitoring Sheet (copy) (*)
(Remarks: ANNEX 4 and 5 are internal reference only.)

Separate Volume: Copy of Products Produced by the Project

(Source) https://www.jica.go.jp/activities/schemes/science/form/ku57pq00000nj5mf-att/monitoring_06.pdf

Figure 2.13 Contents of the Project Completion Report

Evaluation activities

1) Explain objectives, method, and reporting of evaluation to PMU members
2) Plan the evaluation activities
3) Collect information from baseline and endline surveys, periodical reports, products of the Project, interviews, and field visit if possible
4) Analyze the collected information and draft the Evaluation Completion Report
5) Finalize the Evaluation Completion Report with reflection of comments from the relevant stakeholders
6) Develop a Monitoring & Evaluation Manual based on the Monitoring & Evaluation experience of the Project

All the above-mentioned activities will be carried out in the fourth year of the project period.

(5) Ex-post evaluation

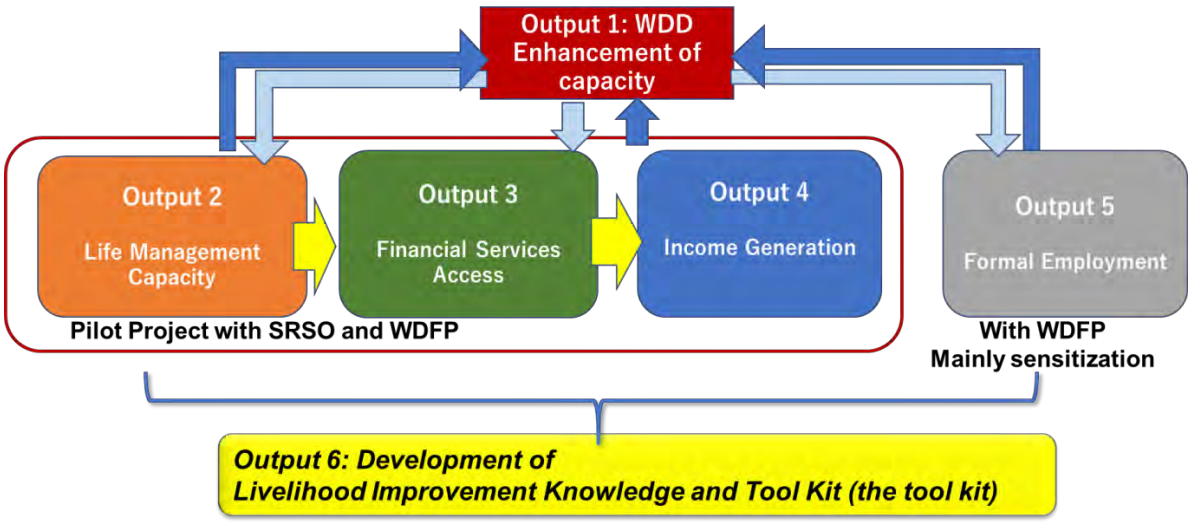
JICA will conduct ex-post evaluation of the Project three years after its completion in principle. The ex-post evaluation will be carried out on the basis of the project framework (overall goal, project purpose, activities, inputs, and means of verification) and its success indicators agreed in the PDM. It verifies the Project with the viewpoints of the five evaluation criteria and draws lessons learnt from it. WDD and partner organizations are required to provide necessary support for the ex-post evaluation during the post project implementation period.

3. Activities of the Project

3.1 Activities for Women Development Department (WDD)

3.1.1 Overview

WDD will monitor the pilot project with SRSO and WDFP that corresponds to activities of Output 2, 3, and 4, implement the sensitization activity with WDFP as Output 5, and develop the tool kit as Output 6 of the Project as shown in the figure below.



(Source) Project team

Figure 3.1.1 Four (4) types of pilot activities

Through these activities, it is expected that WDD can enhance its capacity to promote the application of the tool kit and work along with PPP principle to improve the livelihood of FHBWs even after the project completion. For this purpose, WDD will hire five new staff for the Project as livelihood improvement officers (tentative title) through PC-1.[6] The list of WDD staff to be recruited by PC-1 is as follows:

Table 3.1.1 List of WDD staff to be hired by PC-1 for the Project

	Title of position	Level	In charge	Station
1	Livelihood improvement officer	Project	Output 1, 5, 6	Directorate of Karachi
2	Livelihood improvement officer	Pilot	Output 2, 3, 4	Directorate of Karachi
3	Livelihood improvement officer	Pilot	Output 2, 3, 4	Directorate of Karachi
4	Livelihood improvement officer	Pilot	Output 2, 3, 4	Directorate of Sukkur
5	Livelihood improvement officer	Pilot	Output 2, 3, 4	Directorate of Sukkur

(Source) Project team

One livelihood improvement officer at project level to be stationed in the Directorate of Karachi will monitor the pilot activities and coordinate with project members and other government organizations under Output 1, conduct sensitization and awareness activity on formal employment under Output 5, and develop and disseminate the tool kit under Output 6.

[6] Planning Commission Form No.1, which is a governmental document to approve development projects.

In addition, two livelihood improvement officers (tentative title) will be assigned to each of pilot areas, namely, Karachi and Sukkur respectively. They will participate in pilot activities of Output 2, 3, and 4. They will plan and monitor the pilot activities, facilitate various activities on the ground including linking of FHBWs with external resources and, coaching and mentoring by partner organizations. Through these activities, they will accumulate knowledge, good practices, and lessons for livelihood improvement of FHBWs and their families.

(Source) Project team

Figure 3.1.2 Promotion of the tool kit after the project period

It is expected that WDD, based on the experiences of implementing the Project, will set up "livelihood improvement unit" consisting of those livelihood improvement officers for continuing and expanding the activities to reach out to the female populace in general, and FHBWs in particular, in Sindh after the project period.

3.1.2 Capacity enhancement of WDD

(1) Overall strategy

The overall strategies for capacity enhancement of WDD are as follows:

- **<u>On-the-job training</u>**

  The Project will develop the capacity of livelihood improvement officers of WDD through on-the-job training when conducting activities of Output 1, 5, and 6 together with the expert team. The Project can have periodical feedback sessions to share progress of their capacity development and clarify issues and goals for them.

- **<u>Joint recruitment with priority</u>**

  WDD will recruit livelihood improvement officers in close consultation with the JICA expert team. The recruitment of capable personnel is key to achieving the goals of the Project and sustaining the

activities as regular tasks of WDD after the project period. Regarding the livelihood improvement officer (tentative title) at project level who will handle Output 1, 5, and 6, the previous experience of social awareness activities by using social network services should be considered as an asset. At the level of pilot activities under Output 2, 3, and 4, the livelihood improvement officers will play important roles of coaching, mentoring, and business counseling. Therefore, WDD and the expert team should focus their capabilities or previous experience on business management and/or training provision in business matters in the selection process.

- **Involvement of existing WDD staff**

  As the project activities would constitute an important part in the functions and roles of WDD in future, the Project can contribute to capacity enhancement of existing staff of WDD in addition to newly hired staff. For this purpose, the Project will involve existing WDD staff in the project activities as much as possible. The possible areas and staff to be involved are shown below:

Table 3.1.2 Capacity enhancement of existing staff at WDD

Department	Project activities to be involved	Capacity to be enhanced
WDD Secretariat (Secretary, Additional secretary and their staff)	JCC, overall project management and monitoring, decision making on PPP and other important issues in the Project, authorization of the tool kit	Public sector oversight and administrative collaborative decision making capacity
WDD Directorate (Director and staff)	Output1, Output 4 and Output 6	PPP and multi stakeholder collaboration and coordination capacity
Field staff at Directorate	Output 2, 3 and 4	Technical knowledge and capacity

(Source) Project team

- **Regular information sharing through social media with stakeholders**

  Social media is a powerful tool for promoting understanding, sharing information, and establishing a network. The use of social media can improve coordination among stakeholders. The Project can use Facebook for sharing the updates of the project activity by asking livelihood improvement officers in Sukkur and Karachi to upload the information of project progress and photograph regularly. The information on the Facebook can be shared by other stakeholders who may get the ideas for improving their activities and be motivated. The social media can stimulate the communication and improve the coordination among stakeholders. Developing a capacity of WDD staff to utilize social media is beneficial for project implementation as well as coordination functions of WDD. The Project supports WDD in its use of social media such as Facebook for PR of the Project, sharing information, coordinating activities with stakeholders, and expanding/maintaining the network.

(2) Activities

1) Kick-off seminar

The Project will carry out a kick-off seminar for WDD, partner organizations and other important stakeholders at the beginning of the pilot activities. The objective of the seminar is to consolidate a basis for common understanding of the Project including its guiding principles, framework and activities to be undertaken with a division of responsibilities among the stakeholders and with a time line. For the kick-off seminar, the Project should consider the following strategies:

<Strategies>

1. **Team building**: The seminar should focus on having a common understanding about the goals that the Project will achieve in four years. The Project will engage many people belonging to different organizations for its implementation. It is important to share the same vision, goal and direction toward which all members are moving forward for maximizing the outcomes of the Project.
2. **Understanding of the guiding principles SPIN**: The seminar should deliver clear messages on the guiding principles of SPIN and rational for their adoption, by referring to international experiences when necessary.

Table 3.1.3 Outline of the kick-off seminar for WDD and partner organizations

Target	・ Counterpart personnel of WDD, SRSO, and WDFP	
Timing	・ Within two months of commencement of Phase 2 (immediately after WDD and the Project team hire the project staff)	
Objective	・ To share the goals of the Project ・ To promote understanding of counterparts and other important stakeholders on the activity plan and roles of each project members ・ To promote understanding of counterparts and other important stakeholders on the guiding principles of the Project (SPIN)	
Information to be delivered	・ The guiding principles of the Project and rational for their adoption ・ The goals of the Project ・ The activity plan and its schedule ・ Roles of each project member (implementation structure) ・ Introduction of project members	
Necessary hours per seminar	・ 3 hours	
Times of seminar	・ 2 times	・ Sukkur: 1 time ・ Karachi: 1 time
Place	・ Sukkur: Conference room of SRSO ・ Karachi: Conference room of WDD (or conference hall of hotel)	
Method	・ Presentation using PowerPoint ・ Ice breaker to know each member	

(Source) Project team

2) Baseline survey

The Project will conduct a baseline survey after selecting target FHBWs in Sukkur and Karachi respectively for collecting baselines date of indicators defined in PDM. The baseline survey will be carried out in each of pilot activity areas by targeting beneficiaries. As these beneficiaries will be selected in SRSO in 1st year and WDFP in 2nd year respectively, the team will conduct the survey two times in total. The strategies for the baseline survey are as follow:

<Strategies>

1. **Involvement of livelihood improvement officers (tentative title) and other project members**: The Project should train the livelihood improvement officers of WDD and other project members such as staff of SRSO and WDFP through conducting of questionnaire interviews together with the expert team, as it is a valuable opportunity to understand the situation of FHBWs and learn their attitudes by communicating with them. The Project should encourage them join in the interviews in addition to using the local enumerators.
2. **Time limitation**: The questionnaire interview should be completed within one hour per person by limiting the questions to relevant data only for indicators defined in PDM, so as not to discourage the FHBWs from participating in the project activities.
3. **Preparation for tracking**: The Project should record the interviewed FHBWs with a serial number and/or a copy of CNIC so that the Project can track the same persons throughout the project period.

The outline of the baseline survey is proposed as shown below:

Table 3.1.4 Outline of baseline survey

Objective	・ To collect baseline data of indicators defined in PDM
Timing	・ Sukkur: soon after selecting 10 BDGs in the 1st year ・ Karachi: soon after selecting target FHBWs in the 2nd year
Survey place	・ Sukkur: 10 villages ・ Karachi: 2 areas (Maripur, Baldia)
Survey method	・ Questionnaire interview for selected sample
Estimated sample size	・ 100 target FHBWs (out of 350 FHBWs)

(Source) Project team

3) Endline survey

The endline survey will be carried out in the last year of the project period for collecting endline data in order to reveal results of the pilot activities by comparing data of collected before and after the project interventions. The Project should take enough time to identify the persons interviewed in the baseline survey so that we can compare before and after data precisely. The outline of the endline survey is as follow:

Table 3.1.5 Outline of endline survey

Objective	・ To collect endline data of indicators defined in PDM
Timing	・ Around the 3rd quarter of the 4th year
Survey place	・ Sukkur: 10 villages ・ Karachi: 2 areas (Maripur, Baldia)
Survey method	・ Questionnaire interview for selected sample (by tracking the same FHBWs interviewed in the baseline survey)
Estimated sample size	・ 100 target FHBWs (out of 350 FHBWs)

(Source) Project team

4) Monitor and review the pilot activities

In order to develop an effective 'step-wise approach' for the Project as well as the tool kit, it is important to examine the effectiveness and appropriateness of interventions at each step of pilot activities. The Project will monitor and review the pilot activities systematically along the normal progress monitoring explained 2.5.

<Strategy>

1. **Monitoring and review of three pilot activities:** The pilot project for livelihood improvement consist of three activities, namely, Life Management (LM), Financial service access (FA), and Income Generation (IG). The contents, sequence and relations among the topics of three activities are important to make the step-wise approach effective. Project will examine the appropriateness and effectiveness of pilot project intervention at three aspects explained below.

   - **Topic**: examine the appropriateness and effectiveness of contents, length and other aspects of training in each topic
   - **Activity**: examine the appropriateness and effectiveness of sequence and timing of topics in each activity of LM, FA and IG
   - **Approach**: examine the appropriateness and effectiveness of combination (sequence and timing) among three activities (LM, FA and IG) as an approach

   The outline of monitoring and review activities at each aspect is proposed as follows:

Table 3.1.6 Monitoring and review of pilot activities

	Aspect	Points to monitor	In charge	Report	Timing of review
1	**Topic**	- Contents of topic - Understanding levels of skill & knowledge delivered - Acceptance of materials (visualization, language, and terms) - Level of practice in daily life - Length of time (hours/days) - Participants' understanding - Participants' size in number - Organizing cost	- WDD officers - Project coordinator - SO (SRSO) - WDFP staff (Maripur & Baldia)	- Simple format	- Weekly meeting
2	**Activity**	- Logical sequence and timing of training topics - Combination of asset transfer and training - Training flow along with understanding of participants - Application to daily life by participants by sequence of training topics	- WDD officers - Expert team	- Monthly Pilot Activity Monitoring Sheet	- Monthly meeting
3	**Approach**	- Logical sequence and timing of three activities - Good practices & lessons learnt	- PPCC		- Before ending pilot activities in Karachi & Sukkur

(Source) Project team

2. **Preparation of format**: The Project will prepare the format in a simple style for monitoring topics so that the staff in charge of monitoring can fill in. The Monthly Pilot Activity Monitoring Sheet can be prepared in a more organized manner as in Table 2.6.

3. **Timely feedback:** The ideas and recommendations from the monthly meeting should be immediately forwarded as feedback to the SOs and WDD officers of Karachi and Sukkur so that they can improve the training and other activities without losing motivation.

4. **Effective review**: Before the end of the pilot activities, PPCC will conduct a review seminar, in which the Project will share the results and lessons learnt from the pilot activities. All the information will be utilized for revising the pilot activities of Output 2 to 4 for continuing and expanding activities as well as for preparing the tool kit. The review seminar can be conducted in each area of Karachi and Sukkur for the mutual understanding of stakeholders in both areas.

5) Facilitation and development of rollout plan of the tool kit

WDD, SRSO, and WDFP will develop rollout plans of the tool kit in the 3rd year of the project period based on the experiences of the pilot activities so that they can serve other FHBWs in addition to the target FHBWs. The rollout plans are necessary to ensure sustainability of activities introduced by the pilot activities and to expand impact by disseminating similar activities through the application of knowledge and tools in the kit.

<Steps to be taken>

1. **Preparation of format**: The Project will prepare a format of the rollout plan to cover necessary information for planning their continuous activities. The candidate contents are proposed as shown in the following table. The format can indicate two directions of rolling out the tool kit: 1) inside the organization, and 2) outside the organization. The format should be discussed and finalized by WDD and the partner organizations.

Table 3.1.7 Candidate contents of the rollout plan

Inside the organization	**<Short-term plan of activities >** ・ Period of activities ・ Area of activities ・ Estimated number of beneficiaries ・ Activities and services to be carried out or delivered (topics to be chosen from the "tool kit") ・ Implementation structure (arrangement of human resources) ・ Implementation schedule ・ Estimated cost ・ Possible sources of finance ・ Strategies to strengthen financial sustainability ・ Bottlenecks and countermeasures ・ Collaborative agencies/organizations **<Long-term plan of activities>** ・ Prospect of expansion of activities areas and beneficiaries with timeframe
Outside the organization	**<Plan of disseminating the tool kit to the other organizations>** ・ Target organizations ・ Knowledge, tools and services to be introduced (topics to be chosen from the "tool kit") ・ Methods of delivering the above ・ Estimated cost ・ Possible sources of finance ・ Service fees to be charged and projected economic returns if applicable ・ Bottlenecks and countermeasures

(Source) Project team

2. **Support for planning**: WDD livelihood improvement officers (tentative title) and the expert team will support SRSO and WDFP for making plans feasible. The organizations might face constraints of financial resources to continue and expand activities. WDD and the expert team will facilitate fundraising by providing information and linking the organizations with external resources if necessary. In addition, WDD and the expert team support SRSO and WDFP to develop strategies to improve their financial sustainability by getting profits from service or selling products.

3. **Involvement of the government and private sector**: When making the rollout plan of WDD, WDD and the Project should consider disseminating the whole or parts of the tool kit to other organizations both in public and private sectors for ensuring impact enhancement and sustainability of activities introduced by the Project through application of the tool kit. The candidate organizations are listed in the following table. In addition to the public sector, there are divergent NGOs and private companies that have relevant programs; therefore, those organizations can also be targeted for disseminating the tool kit.

Table 3.1.8 Candidate organizations which WDD might disseminate the tool kit

<Public sector>
・ Sindh Technical Education & Vocational Training Authority (STEVTA)
・ School Education and Literacy Department
・ Small and Medium Enterprises Development Authority (SMEDA)
・ Labor and Human Resources Department
<Private sector>
・ NGOs
・ Financial service providers
・ Digital service providers
・ Private companies including factories

(Source) Project team

3.1.3 Pilot activities for promoting female employment in the formal sector

The Project will raise awareness on the importance of promotion of female employment and entrepreneurship in the formal sector as one of pilot activities in Karachi in close collaboration with WDFP. The aim of the activity is to make an environment for FHBWs to enter the formal sector in future so that they can attain stable income sources, open up new opportunities to develop their capabilities, and advance to a better life.

(1) Strategy

- **<u>Pay due attention to the social context surrounding women's formal employment</u>**

  The Project will consider the social context surrounding women's formal employment when planning activities, as there might be sensitive issues associated with gender norms and practice as well as labour relations including labor disputes on the ground. The Project will set up a working

group composed of WDD, WDFP, and local experts who have knowledge about the situation and obstacles to women's formal employment in Karachi.

- **Use concrete examples to deliver clear messages**

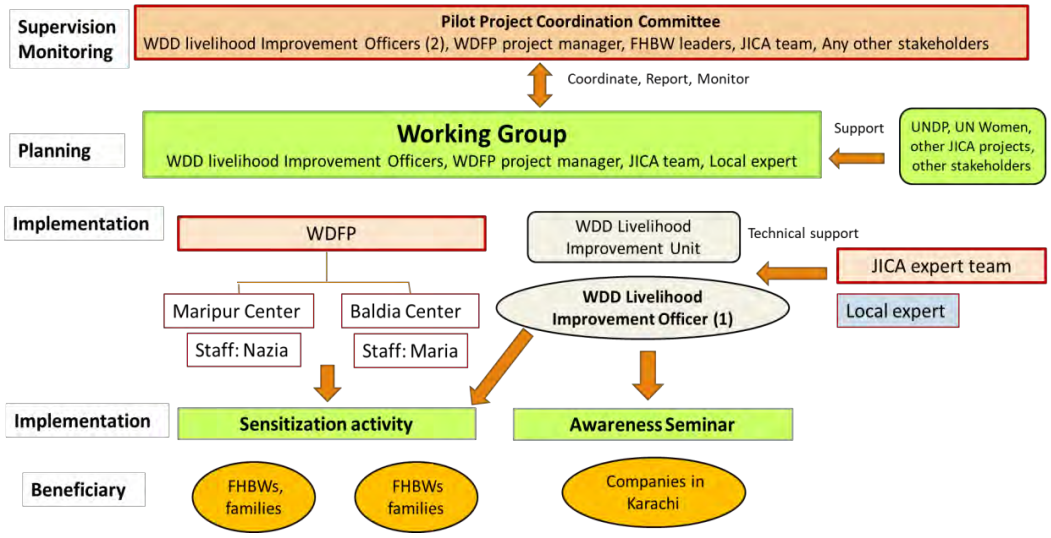
  The Project will use concrete examples to deliver clear messages to participants of activities, who are FHBWs, their families, female youth in communities, as well as companies, so they can take the first step toward action. For FHBWs and their families, the Project should introduce actual cases wherein ordinary women have realized success in finding jobs, creating changes in their life, and broadening possibilities for livelihood improvement and economic empowerment. It is important to show role models for FHBWs as a goal that can be attained by them, even if their success occurs on a small scale. In terms of the activities for companies, the Project can share practical examples of efforts to enhance female employment such as improvement of the working environment and arrangement of transportation. The Project should also explain how these measures have brought benefits for the companies.

- **Seek cooperation with other relevant projects**

  The Project will seek cooperation with other relevant projects so the Project can make efficient linkages with private companies that have the potential to take action to enhance women's employment. UNDP has experience in providing training to companies in the garment industry in Karachi. UN Women promotes "women empowerment principles" among private companies. There have been 34 companies throughout Pakistan that have agreed to adopt these principles. JICA also has several technical cooperation projects that intervene in industrial sectors. The Project should build cooperative relationships with these projects in the early stages of Phase 2 to gain an understanding of their experience in awareness and sensitization activities.

(2) Implementation structure

The implementation structure of the pilot project for livelihood improvement is shown below.



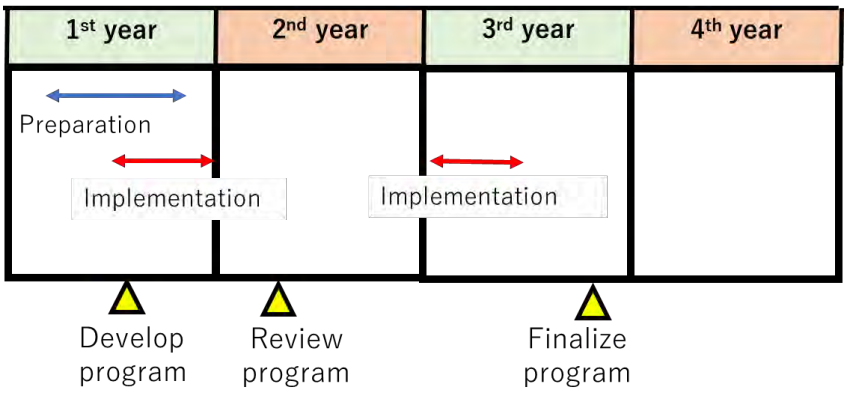
(Source) Project team

Figure 3.1.3 Implementation structure

The Project will form a working group composed of WDD livelihood improvement officers (tentative title), WDFP, the expert team, and local experts. The working group will be responsible for creating plans and material such as presentations and brief videos. The working group will use information and advice from UNDP and other projects for developing plans and material, as well as selecting companies that participate in the awareness creation activity. The sensitization activity targeting FHBWs and their family members will be implemented by WDFP and livelihood improvement officers in the centers of Maripur and Baldia, for which the expert team and local experts provide technical support. The awareness creation activity targeting companies will be conducted by livelihood improvement officers with the expert team and local experts.

(3) Implementation schedule

The Project will start preparation in the first quarter of the first year. It will start with the setting up of the working group, followed by development of plans, collection of information, development of material, and selection of companies that can participate in the activity. The sensitization activity and awareness creation activity (Table 3.1.9) will be conducted two times, succeeded by follow-up activities with particular companies participated in the activity. After the first implementation, the plan and material will be reviewed, and they will be finalized after the second implementation.



(Source) Project team

Figure 3.1.4 Implementation schedule

(4) Outline of the activities:

The Project will conduct two different types of activities, one for companies and another for local communities as shown in the following table:

Table 3.1.9 Outline of the awareness and sensitization activity

	Company	Local community
Name of the activity	"Awareness creation activity"	"Sensitization activity"
Target	・ Management officers of companies in Karachi ・ Female workers	・ FHBWs and their family members living in the surrounding target areas ・ Female youth including university students[7]
Candidate contents of the activity	<Management> ・ Social and economic significance of female employment ・ Impact on business strategy ・ Practical examples to enhance female employment ・ Constraints and potential of FHBWs <Female workers> ・ Life course planning ・ Successful cases	・ Successful cases (life history of role models) ・ Conditions of places of work and transportation ・ Varieties of female employments ・ Exchange of opinions by communities and companies
Presenters	・ Local expert (with Japanese expert) ・ Livelihood improvement officers (tentative title)	・ Trainer of WDFP ・ Livelihood improvement officers
Place	・ Each company, or a conference hall to invite participants	・ Community centers of WDFP in Maripur and Baldia
Necessary hours per activity	・ 1 hour[8]	・ 1.5 hours
Optional activity	・ Tour to visit model workplaces ・ Campaign utilizing social media	・ Tour to visit model workplaces ・ Campaign utilizing social media

(Source) Project team

(5) Methodology

1) Planning

The Project will set up a working group to prepare the plan and material for the sanitization activity and awareness creation activity. The main objective of setting up the working group is to brainstorm ideas of activities that are suitable for the culture and society of Pakistan and collect local information about resources for the plan. Information needed for making the plan and material includes companies that require female employment having interest in social and gender issues, successful cases of measures that companies took for enhancing female employment, and role models of women. The working group should also use information of UNDP, UN Women, and other JICA projects, and relevant organizations if any, for finding eligible companies and successful cases.

[7] The Project will not exclude participations of male youth, but especially target female youth for enhancing their awareness.
[8] It might be effective to split the training into two to three sessions with some follow-ups.

2) Implementation

The sensitization activity will be implemented in the center of Maripur and Baldia and will be facilitated by the staff of WDFP. The sensitization activity will target not only FHBWs and their families, but also female youth and university students. WDFP is one of the partner organizations for the youth program named "Azme Naujawan," which provides the youth with requisite skills and tools. Under the program, WDFP has 15 youth groups, each of which is comprised of 25 members. The Project can mobilize those youth in close cooperation with WDFP. The Project can also announce the activities through the target FHBWs and their families, and we might be able to ask the local representatives such as district counselor or union council counselor to invite residents to the activity. The sensitization activity can be organized as a social event in an entertaining way by using local music, theatre, and short films.

The awareness creation activity for companies will be implemented by showing the management officers practical cases (best practices) as well as data about female employment. The Project can outline several key recommendations on steps that companies can take to promote female employments based on the best practices. The lectures should be given by livelihood improvement officers (tentative title) and Japanese and local experts as convincing speakers.

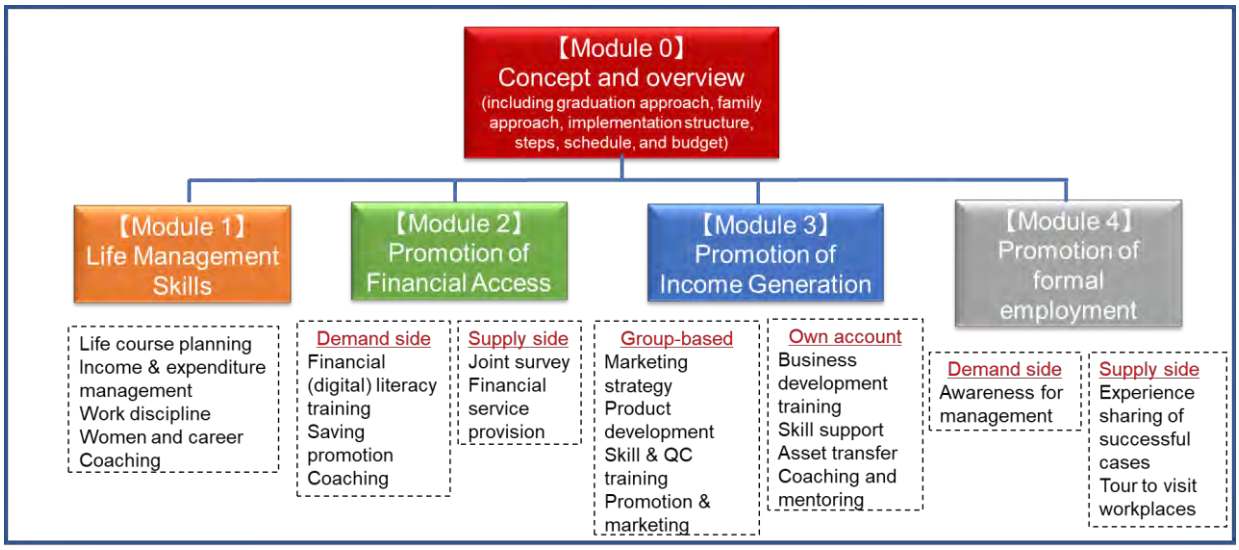
3.1.4 Development of the tool kit[9]

The Project will develop the tool kit as a final product through activities under Output 6. The tool kit is composed of the essence, good practices, and lessons learned that have been extracted from each pilot activity. The tool kit can be used by any organization which supports and benefit from improvement of livelihood of FHBWs or female workers. WDD will play a leading role in promoting the tool kit to other organizations and areas in Sindhi province after the project period.

(1) Outline of the tool kit

The structure and contents of the tool kit are shown below. However, these are tentative and might be modified through and after the implementation process of the pilot activities.

[9] The title of the tool kit is a tentative name, and it will be finalized in the later stage after consultation with relevant stakeholders.



(Source) Project team

Figure 3.1.5 Image of the tool kit

(2) Strategy

- **<u>Make the tool kit as cost-effective and easy to apply as possible</u>**

  In order to enable organizations or individuals with different levels of capability to apply the tool kit, it should be cost-effective and easy to apply. The contents of the tool kit should be simple and easy to understand so that everyone can use them without lengthy or complicated training. It is also important for the beneficiary FHBWs to learn and apply it easily. Therefore, it will be designed to enable both practitioners of the organizations that apply the tool kit as well as their beneficiaries to learn and use it along with their daily activity without any special arrangement. Considering the convenience in obtaining the updated version of the tool kit, providing data and information about the tool kit on the web site of WDD will be considered.

- **<u>Keep informing stakeholders of the progress of tool kit development</u>**

  WDD is expected to take an initiative in promoting the tool kit. WDD officers, especially the Project Manager and the livelihood improvement officers (tentative title) will play a leading role in the process of the tool kit development. In order to ensure that the tool kit are used by as many organizations as possible, it is essential to attract the attention and interest of stakeholders from the early stage of tool kit development. For this purpose, the Project will organize the sharing meetings with stakeholders and keep updating the progress and sharing information about the tool kit with stakeholders through social media.

- **<u>Develop and use visual materials such as images, videos, and digitalize materials</u>**

  Examples of successful female role models should be included in the tool kit, which can provide tangible images to the users of the tool kit. Supplemental materials, such as videos, will help the users of the tool kit to gain a better understanding.

- **English and Urdu version**

  English and Urdu versions are necessary. The necessity of a Sindhi version should be considered from the viewpoint of those who use the tool kit.

- **Tool kit management and copy rights issue**

  In order to facilitate easy access and usage of the tool kit, it is important to think about how to manage the tool kit carefully. Accessibility as well as usability of the tool kit will also depend on where the materials in the tool kit to be stored/uploaded/hosted and in what form. The Project facilitate discussion among stakeholders on this issue during Phase 2. In addition, the copy rights issue needs to be clarified in a manner to facilitate easy access and utilization by interested parties but to prevent undesirable usage and revisions by some parties.

(3) Methodology

A "Tool Kit Task Force" will be organized in PMU and PPCC in the second quarter of the second year of Phase 2 in order to collect good practices and lessons from the pilot activities that will be the source for the tool kit development. The members of the task force and sources of good practices and lessons are shown in the below table.

Table 3.1.10 Members and system to collect information for the Tool Kit Task Force

Members	[PMU] - WDD Director - WDD livelihood improvement officers at project level (tentative title) - JICA experts [PPCC] - WDD livelihood improvement officers (2 in Karachi and 2 in Sukkur) - WDFP project coordinator - SRSO project coordinator - Other necessary organizations (They will be decided by the time the Tool Kit Task Force is established.)
Source of good practices and lessons	- Project Monitoring Sheet submitted by PMU - Monthly Pilot Activity Monitoring Sheet (WDD, WDFP, SRSO) submitted by PPCC - Result of the review session by the monitoring team

(Source) Project team

The Task Force will make a draft of the tool kit and revise it at least twice based on the comments from other relevant stakeholders. The tool kit will be finalized before the end of the project period. The planned schedule is shown in the table below.

Table 3.1.11 Schedule of making the tool kit

Year	Timing	Activities
Second year	2nd quarter	Tool Task Force is established. Task Force decides structure and content of the tool kit.
Third year	1st quarter	Task Force makes first draft of the tool kit.
	3rd quarter	Task Force holds first sharing meeting with relevant organizations and collects their comments
	4th quarter	Task Force makes second draft of the tool kit based on the comments of the sharing meeting and the result of pilot activity
Forth year	1st quarter	Task Force holds second sharing meeting with relevant organizations and collects their comments
	2nd and 3rd quarter	Task Force finalizes the tool kit based on the comments of the sharing meeting and the result of pilot activity
	4th quarter	WDD authorizes the tool kit.

(Source) Project team

3.1.5 Consideration for implementation

(1) Timely and appropriate recruitment of livelihood improvement officers (tentative title)

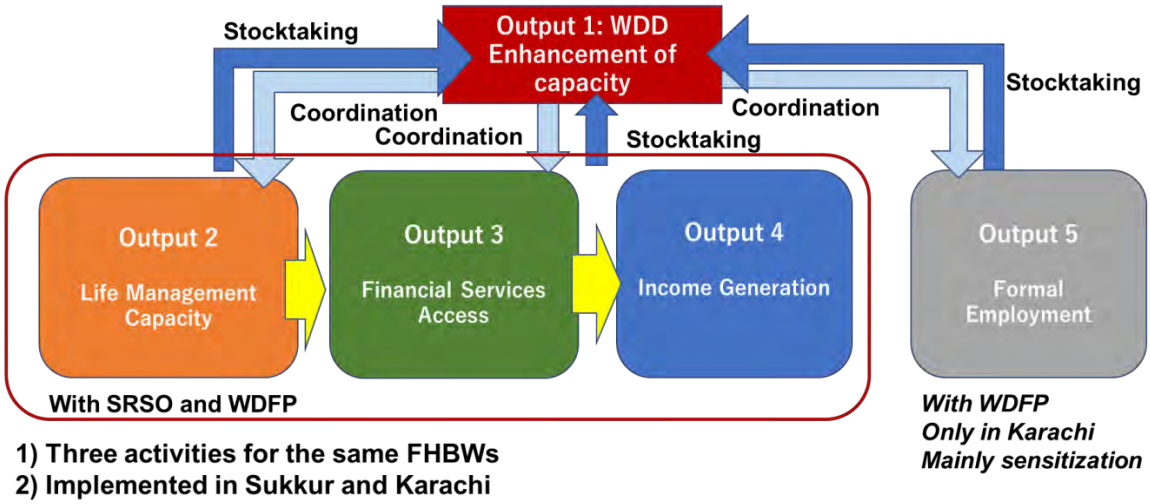
Timely as well as appropriate recruitment of livelihood improvement officers is critical for the smooth start and implementation of the Project as well as the sustainability of project effectiveness.

Therefore, it is requested that WDD should make its best efforts to secure the budget for these personnel and initiate the recruitment process on time with the help of the expert team. In order for the selected livelihood improvement officers to perform their duties well, they should satisfy the required qualifications. For this purpose, the qualifications proposed in Appendix 2 should be observed and JICA experts should be involved in the selection processes.

3.2 Activities for Sindh Rural Support Organization (SRSO)

3.2.1 Overview

SRSO will implement the pilot project in Sukkur and adjacent districts that corresponds to activities under Output 2, 3, and 4 of the Project as shown in the figure below.



(Source) Project team

Figure 3.2.1 Four (4) types of pilot activities

This section explains the strategy to carry out the pilot project and overview of activities.

(1) Strategy

The pilot project of "group-based FHBWs in rural settings" will be piloted with SRSO. The pilot project with SRSO will adopt a Graduation Approach (GA) to improve the livelihood and well-being of target FHBWs. However, the modality of its application will be adjusted based on the following strengths that SRSO maintains.

- FHBWs are organized as Business Development Groups (BDGs)
- FHBWs are equipped with traditional skills and have been engaged in handicraft making
- SRSO has a Craft Enterprise Development (CED) section, which is dedicated to assisting BDGs in terms of market linkage

The Project will take the following strategies by maximizing the strengths of SRSO.

- **FHBWs are organized as Business Development Groups (BDGs)**

  → Utilize BDGs as a platform for group activities

  SRSO has formed BDGs since 2007. About 150 BDGs have been formed so far. BDGs are groups of skilled women working on producing various products utilizing their traditional skills of handicraft-making for selling at exhibitions or other marketplaces. This pilot project will utilize the existing mechanism of group activities as a platform for training sessions, coaching and mentoring,

group saving, and collective income generation activities. Group leaders are expected to play vital roles as mentors. Regular meetings allow members to share their experiences and discuss possible solutions. This group activity setup and process will be compiled in a module of the tool kit.

- **FHBWs are equipped with traditional skills and have been engaged in handicraft making**

  → Focus on handicrafts for Income Generation (IG) activities

  Women in rural Sindh engage in traditional handicraft making inherited from their family members. They are artisans and equipped with good traditional skills of embroidery, patchwork, mirror work, applique work and so on. These skills are readily available for their income generation activities and good options for women to utilize those skills in rural areas where few other employment opportunities can be found. The Project will focus on handicrafts for income generation activities and upgrade them as marketable products through skill training as well as linking with market players. This pilot process of linking with market players will be compiled in a module of income generation.

- **SRSO has a Craft Enterprise Development (CED) section, which is dedicated to assisting BDGs in terms of market linkage**

  → Utilize CED as a platform for developing the SRSO brand

  CED has 10 dedicated and experienced staff for supporting the production and sales of handicrafts made by 150 BDGs. It is an exceptionally valuable institution and resource for rural FHBWs, for whom few sales opportunities are available. As a credible as well as reputed organization, SRSO can be linked with any capable market players with whom BDGs cannot contact. If it is successful, the image of the brands will penetrate, and the effects will trickle down to the mass middle class market segment in the future, which eventually will benefit a larger number of BDGs. This kind of successful craft business model was witnessed in other Asian countries such as India[10] and Bangladesh[11] and the pilot project is aiming to replicate it. Through design intervention, development of product lines and upgradation of production unit by the Project, the capacity of CED will also be enhanced to attain financial sustainability of its own.

(2) Target groups

The Project will select target BDGs among the exiting 150 BDGs for a pilot project based on the criteria to be set by the Project and Project Coordination Committee.[12] Below are the tentative criteria for selecting target BDGs.

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[10] Fabindia is a retail chain marketing garments, home décor, fabrics and ethnic products crafted by rural artisans across India established by an American national in 1960. It started business for exporting home decoration products and then expanded domestic retail in 1976, when it opened its first store in New Delhi. Today it has more than 270 stores in India and 19 stores abroad and became one of renowned and successful retails of ethical products internationally. The products are mainly sourced from rural villages by helping to provide sustainable rural employment. https://www.fabindia.com/

[11] Aarong is a retail wing of BRAC (NGO) based in Bangladesh. It was created in 1978 to provide employment, income generation and social development opportunities for underprivileged women through revival and promotion of traditional handicrafts. In 30 years, from a single shop, it had grown into one of Bangladesh's biggest retail chains with 18 shops in major cities. It had become the leading fashion and lifestyle brand, from a simple promoter of handicraft. http://www.aarong.com/

[12] Project coordination committee is explained in the implementation set up in the latter section.

Table 3.2.1 Tentative criteria for selecting target BDGs

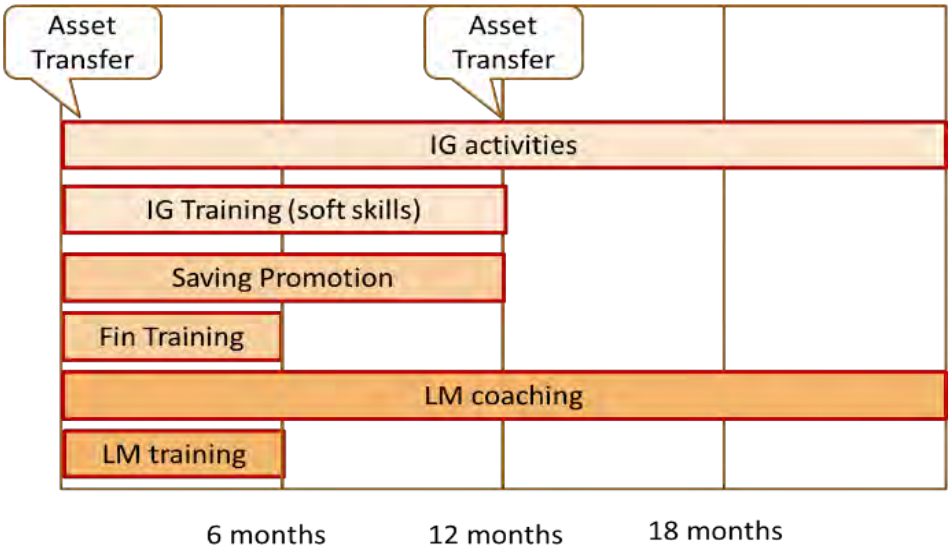
Skill Aspect	Skill type and skill level
Physical Aspects	Location/accessibility for the Project staff Availability of space for group meetings
Feasibility Aspects	Willingness and motivation of target FHBWs Community support (male members' permission)
Other Aspects	To be considered in Phase 2, if deemed necessary based on prevailing ground realities during Phase 2

(Source) Project team

Prior to selection, information sessions about the Project activities will be organized by SRSO. Interested BDGs will be shortlisted as candidates of target BDGs. Based on the agreed criteria, the final selection will be made with a simple checklist and score. The final decision will be made with the recommendation of designers and production staff. Ten BDGs will be selected for a pilot phase.

(3) Overview of interventions

GA normally follows the order of intervention starting from consumption smoothing, family budgeting, financial literacy, vocational training, and asset transfer for income generation. In the case of the pilot project at SRSO, as there is no mechanism for consumption smoothing and they have advanced income generating activities for many years, interventions will be conducted in parallel as shown in the figure below.



(Source) Project team

Figure 3.2.2 Intervention sequence of pilot activities at SRSO

The market survey for income generation as well as for financial services will be conducted before the first intervention takes place. Intervention of training sessions will be six months for life

management and financial literacy with continuous savings promotion and coaching. The asset transfer will take place at the time of completion of IG training. Taking advantage of regular group meetings, training sessions will be spread over six months so that FHBWs can absorb new skills gradually with follow-up coaching practices at regular intervals.

(4) Topics for training

As explained above, three (3) components, i.e. life management skills, financial service access, and income generation activities will be conducted jointly and in parallel. The following table shows the proposed topics for training sessions. Biweekly sessions are followed by follow-up visits made by social organizers (SO). The sessions will be conducted by either the SO (LM), partner financial institutions (FA), or local experts (master designer and production manager) (IG). The group leaders are expected to support SOs and training activities for building their capacity as trainers and mentors in future.

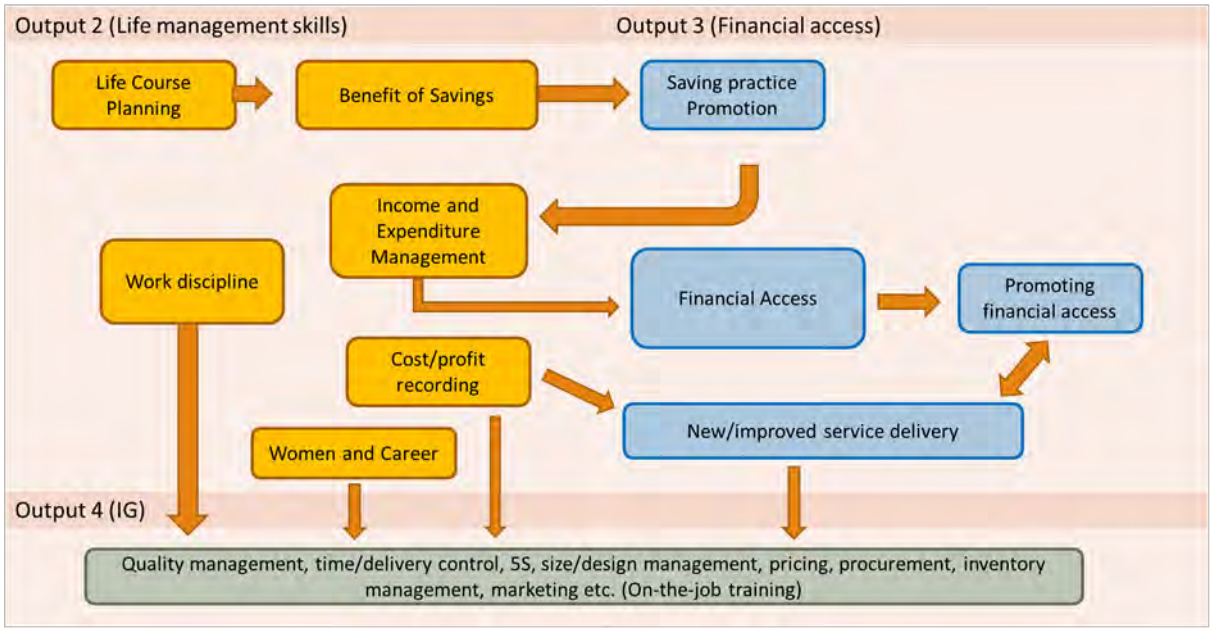
Table 3.2.2 Training session schedule

M	Wk	Training topics		
0	1	**Orientation**		
1	2	**Life Course Planning**	Functional Literacy	(On-the-job guidance) Quality management, Time, delivery control, 5S, Size and design management, Pricing, Procurement, Inventory control, Marketing etc.
	3	*Follow up*		
	4	**Benefit of Savings 1**		
	5	*Follow up*		
2	6	**Work discipline (time and quality) 1**		
	7	*Follow up*		
	8	**Benefit of Savings 2**		
	9	*Follow up*		
3	10	**Work discipline (time and quality) 2**		
	11	*Follow up*		
	12	**Income and expenditure management 1**		
	13	*Follow up*		
4	14	**Income and expenditure management 2**		
	15	*Follow up*		
	16	**Financial Service Access 1** To be conducted by financial institutions		
	17	*Follow up*		
5	18	**Financial Service Access 2** To be conducted by financial institutions		
	19	*Follow up*		
	20	**Cost and Profit recording 1**		
	21	*Follow up*		
6	22	**Cost and Profit recording 2**		
	23	*Follow up*		
	24	**Women and Career**		
	25	*Follow up*		

Duration: 6 months (25 weeks)

(Source) Project team

Training topics are interlinked and will be conducted in sequence. The figure below shows the correlation of each training topic under different outputs.



(Source) Project team

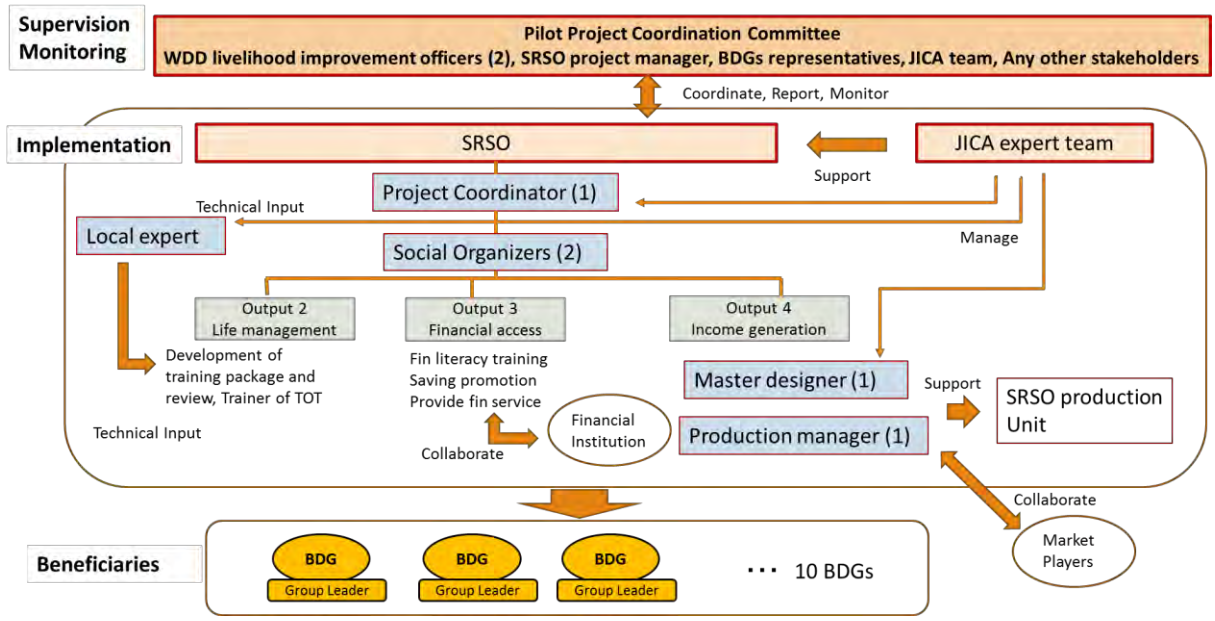
Figure 3.2.3 Relation of training topics

The training sessions will start from topics of life management skills followed by financial service access. The functional literacy sessions will be conducted in combination throughout all topics of life management skills. As for income generation, on-the job-guidance will be provided to target groups from time to time. The topics such as work discipline, cost and profit recording, and use of various financial services are closely related with quality management and production management guided in the income generation activities. During income training guidance, there will be a follow-up on topics taught in the training sessions, and feedback from income generation activities will be shared with the life management component to be reflected in revised training modules. The Project will establish this follow-up and feedback mechanism among three (3) components.

3.2.2 Implementation structure and schedule

(1) Implementation structure

The implementation structure of the pilot project at SRSO is shown below.



(Source) Project team

Figure 3.2.4 Implementation structure

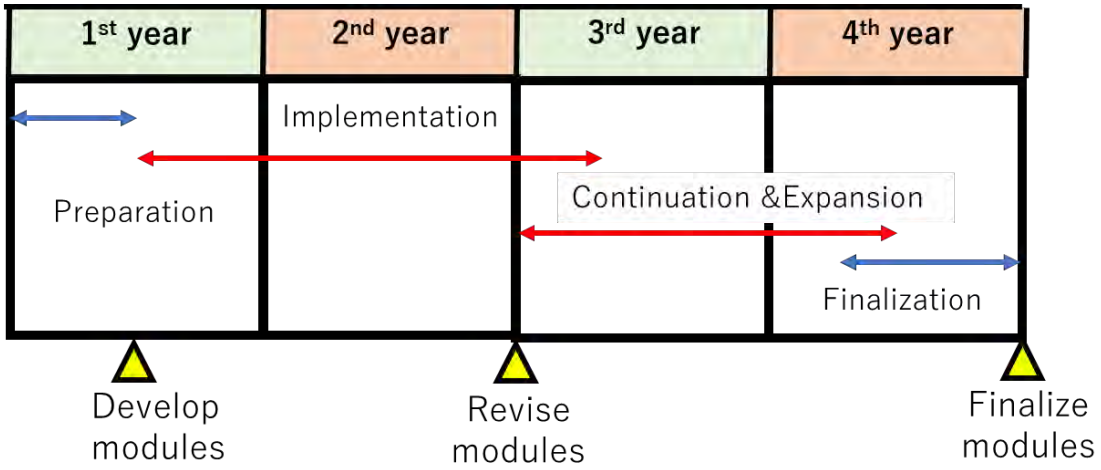
The Project will form a "Pilot Project Coordination Committee" (PPCC) for coordination and monitoring of pilot activities. Implementation of daily activities will be mainly managed by the SRSO project manager and project coordinator stationed at SRSO. The two (2) Social Organizers (SOs) are key players for coordination, delivering sessions, mentoring, and monitoring activities of groups in the field. They will closely work with BDGs both in the LM and FA components. For LM, local experts hired by the Project will make technical inputs for developing modules as well as work as trainers for TOT. External financial institutions will collaborate with the pilot activities for the component of financial service access. As for IG, under the supervision of a master designer who creates linkages with market players and gives technical guidance to FHBWs, the production manager will manage the daily production activities of the BDGs. The JICA expert team will extend technical inputs and supervise the whole process and progress of activities. WDD livelihood improvement officers (tentative title) are expected to be involved in the whole process of activities to fully understand and equip skills to promote tool kit continuously.

Blue-colored positions will be hired by the Project.

(2) Implementation schedule

The pilot activities are roughly categorized into preparation, implementation, follow-up, expansion, and finalization. Preparation includes establishment of an implementation mechanism, development of modules, and market and needs survey. The implementation includes TOT, training sessions,

coaching, review of modules, and other specific implementation activities. Savings promotion and income generation activities are spread over the implementation and follow-up period.



(Source) Project team

Figure 3.2.5 Implementation schedule

As shown in the above figure, the preparation period is the first six (6) months of the 1st year. Implementation of pilot activities will be for two and half years, starting from the latter half of the 1st year and ending in the first quarter of the 3rd year. Expansion activities will be planned to start in the 3rd year depending on the actual progress of pilot activities and consensus among WDD, SRSO and JICA. From the second quarter of the 4th year, the Project will work on finalization of modules. The detailed plan of operation (PO) is attached as Appendix 3.

3.2.3 Activities

(1) Orientation session

The Project will organize orientation sessions for FHBWs and their families for the purpose of 1) explaining to them about the project activities, 2) building a rapport with them, and 3) motivating them to participate actively in the activities at the beginning of training sessions. Effective use of audio-visual material in the sessions will be considered for easy understanding of the participants.

(2) Life management skills

1) Strategy

- **<u>Learning in connection with the life course events of women</u>**

  The Project will initially focus on developing skills of life course planning, financial management, and career planning, in order to enable FHBWs to start planning their economic activities in connection with their life course events. Based on their plan and their self-monitoring of their financial situation, FHBWs are expected to uplift their livelihood with the combined use of financial services and income generation activities. The Project will also try to change the perception of careers for women by introducing various career options for women.

- **Family approach**

  The understanding and support of family members of FHBWs is important, especially for topics such as life course planning, financial management, women and careers. For sessions on these topics, not only FHBWs but also their family members will be invited to maximize their support on these topics. They are expected to be instrumental for women to read and write, to access financial services, to expand their economic activities, and so on.

- **Active learning**

  Active-learning training sessions will be designed to promote awareness of FHBWs and their families. Brain storming, case studies, discussions, and hands-on activities will be incorporated in the sessions. The Project aims to expand and strengthen social networks within the group through the group-based active learning set up. By doing this, FHBWs communication skills and problem-solving skills are expected to improve.

- **Continuous coaching**

  Coaching activities will be an integral part of the life management skills component. In coaching activities, a person who play a role of a coach or a mentor will guide beneficiaries to achieve their goals through providing advises, sharing knowledge and experiences. Continuous mentoring is essential for putting what FHBWs learn into practice as well as for FHBWs to seek continuous advice for their problems. Mentors, who will be trained from the pool of group leaders, SOs and NGO staffs, are expected to link FHBWs with external relevant organizations and institutions as well. The Project will pilot the coaching activities to verify the effectiveness of coaching mechanism.

2) Training topics

The following topics are initially planned to be taught. The objectives and contents of each topic are mentioned below.

Table 3.2.3 Topics and objectives for training sessions

No	Topics	Objectives
a)	Life course planning	To understand financial requirements in relation with life events; to make a plan for savings
b)	Benefit of savings	To understand benefits of savings
c)	Income and expenditure management	To understand income and expenditure of family budget; to understand how to keep financial records
d)	Cost and profit recording	To understand cost and profit recording
e)	Work discipline	To understand basic work discipline including time management and quality management
f)	Women and careers	To understand the variety of career options for women
g)	Functional literacy	How to use a calculator, how to sign, how to fill forms, how to keep records, how to send SMS etc.

(Source) Project team

The details of each topic are explained below.

a) Life course planning

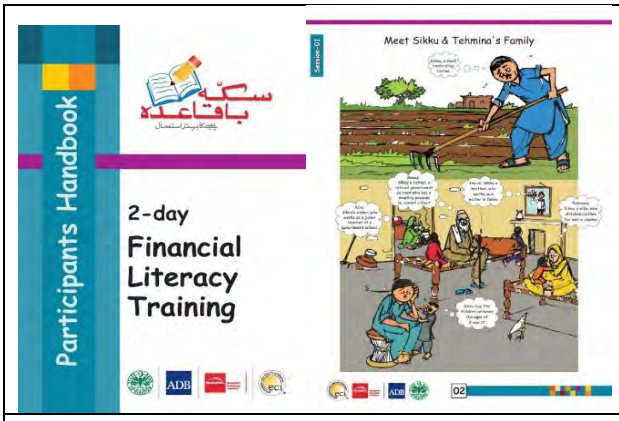
Life course planning training is conducted to sensitize FHBWs and their family members about financial requirements in relation with life course events such as education, weddings, parenting, including preparation for an emergency. Seasonal cash flow of household as well as financial requirements for their livelihood activities will also be examined in the training session. In the field survey, the Project found that FHBWs were not ready to forecast future expenses. The sudden illness of male family members was often the trigger for a financial crisis in the FHBW's household. The Project will raise awareness on the importance of preparedness or planning for future financial requirements in relation with life course events among FHBWs and their families. FHBWs' family members will be invited along with FHBWs so that their understanding will be at the same level as FHBWs, and FHBWs can thus enjoy the support of their family members.

b) Benefit of savings

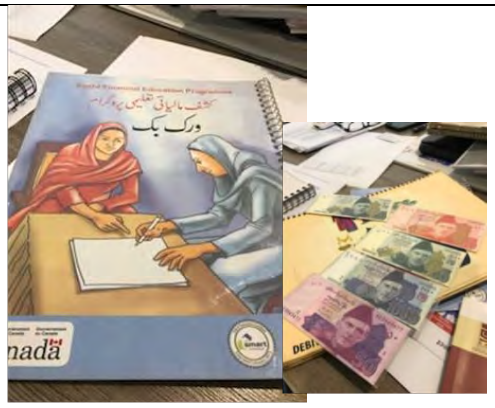
The session will be conducted right after the "life course planning" session, in which FHBWs practice forecasting their lifetime events (such as having children, children's education, wedding, etc.) and understand the necessity of preparing expenses for planned and unexpected events and seasonal cashflows. Therefore, the session will mainly focus on the topic of savings. The basic contents of the training will be as follows:

- Understand the benefits and usefulness of savings
- Learn about the conventional and unconventional methods, means and available services of savings
- Understand the risk associated with informal financial means of savings
- Understand the economic benefits associated with formal means of savings
- Establish savings goal(s) linked to life course events, livelihood, and economic activity improvements

The training module will be developed by the expert team in consultation with local experts by utilizing existing modules. As almost half of the target FHBWs are illiterate according to the result of the field survey, the module should utilize visual and pictorial tools (games, video etc.) as much as possible. Some examples of financial literacy training modules developed in Pakistan that can be utilized are shown in the following figure.



Handbook of National Financial Literacy program managed by SBP and supported by ADB



Visual materials managed by Kashf Foundation and supported by CIDA

(Source) Project team

Figure 3.2.6 Examples of pictorial training materials

c) Income and expenditure management

Once FHBWs and their families are sensitized about the importance of financial preparedness, income and expenditure record keeping will be promoted. More than half of the households were not practicing household account record-keeping according to the results of the field survey. FHBWs and their families are encouraged to keep records of their income and expenditure to understand the actual economic situation of their household and to start thinking critically about how to manage the family budget. In case FHBWs are not responsible for their family budget, they will be encouraged to keep a record of their income and expenditure from their home based works. The Project will introduce a simple format for recording income and expenditure. If FHBWs are illiterate, practice sessions on the use of a calculator and writing figures will be incorporated as functional literacy. The FHBWs can also invite literate family members to the training sessions.

d) Cost and profit recording

Few FHBWs have any idea of costs according to the results of the field survey. The Project will introduce simple formats to encourage FHBWs to record costs incurred from their work so that they can become aware of costs and profits. The Project will also encourage FHBWs to record their working time spent on their production for their time management as well as pricing of their products.

e) Work discipline

Meeting delivery deadlines and understanding product quality are common difficulties among FHBWs according to wholesalers and retailers. Their products are sometimes dirty due to their working space environment and personal hygiene. The Project will sensitize FHBWs about the importance of time management and quality management.

f) Women and careers

Employment opportunities for women are physically limited and prevailing gender perceptions are hindering development of scope for women on what they could do. The Project will try to help widen the perception on women and their careers both among FHBWs and their family members. The sessions will include 1) discussion on gender differences in perception on desirable work and career of women, 2) sharing information of the actual status of career options for women, how to engage in those occupations, and role models those who engage in those occupations.

g) Functional literacy

A certain ratio of FHBWs are illiterate. Most of them are willing to learn. Income and expenditure management, costs and profits calculation require numeracy skills. The Project will combine simple functional literacy sessions with these topics of training, e.g. how to fill forms, the use of a calculator, and so on.

3) Methodology

The component of life management skills is comprised of activities of a) module and material development, b) TOT, c) training sessions, d) coaching and e) revision and finalization of modules. The methodology of each activity is explained below.

a) Module and material development

The modules will be developed or aligned based on the available and existing modules in the country by the expert team and local experts. Modules will include session plans and supplementary materials. The supplementary materials consist of pictorial materials as well as simple forms for recording. A certain ratio of target FHBWs are illiterate. Taking this fact into consideration, the Project will try to apply audio-visual materials, oral sessions, and so on. At the same time, a simple recording format will be introduced for recording. Functional literacy exercise will be combined with other topics, e.g. teaching the use of a calculator when financial management is taught. The duration of each training session is two hours at maximum.

b) TOT

Once a module is developed, training of trainers will be organized. Trainers will be those who have developed modules, and trainees will be two (2) SOs and group leaders of 10 selected BDGs. The Project will also invite other SOs of SRSO considering future expansion activities at SRSO. TOT will be organized at the SRSO head office premises.

c) Training sessions

The first training sessions will start from the 2nd year and the duration will be six months. The training sessions will be organized at the community space in each group. Two (2) SOs will be in charge of five (5) groups each and will coordinate and organize bi-weekly training sessions in each group with the assistance of group leaders. Family members are invited to the training sessions on life course planning, family budget and financial management, and women and careers so that they can be

supportive of FHBW activities.

d) Coaching

The follow-up visit and mentoring will take place in-between bi-weekly sessions. SOs are bound to visit a BDG every week to follow up and monitor FHBWs activities. Meanwhile, group leaders will also play the role of mentors that provide advises and share knowledge and experiences to guide FHBWs to practice what they learn in the training sessions. They are expected to gradually take over activities of the SOs. The Project plans to compile a handbook for mentoring and coaching for those SOs and group leaders.

e) Revision and finalization of modules

The Project will monitor the outcomes of training sessions through monitoring by SOs and group leaders. The results of the outcomes will be reflected in the revision of modules.

(3) Financial service access

1) Overview

For promoting financial service access of the target groups, the Project aims to conduct three types of activity, a) financial literacy training, b) savings promotion, and c) new/improved service delivery. Financial literacy training and savings promotion will be launched very early on because they are integral parts of GA. These activities are closely interlinked with the training to be conducted under the life management component.

2) Activities

a) Financial literacy training

Financial literacy training is divided into two parts. The first one focuses on very basic contents for the target groups to understand the concept of financial management including the meaning and importance of saving to be conducted under the life management component. (see b) “Benefits of savings” of 2) in the previous section). The financial literacy training in this section is an advanced session aiming to provide participants with practical and hands-on training on financial service access such as how to open a bank account by trainers from financial institutions.

Table 3.2.4 Contents of financial literacy training

Training	Topic	Component
Financial literacy 1	Benefits of savings	Life management skills
Financial literacy 2	Financial service access	Financial service access

(Source) Project team

Once an understanding of the basic concept of financial management is built among the target group members, the Project will organize advanced sessions for facilitating access to formal financial institutions. It will be a practical training including topics such as how to open a bank account (necessary documents, filling in application forms, communication with staff, etc.), how to save and

get credit, how to use a mobile account, etc. As the training session should be responsive to the real needs of participants, it is planned to be carried out in cooperation with the staff of partner financial institutions. Since most of the major microfinance banks and microfinance institutions have branches in the Sukkur area and have their own promotional materials, it will not be difficult. However, as the contents should be in line with the project concept, the partner organization should be identified after careful consideration in close consultation with the PPCC.

b) Savings promotion

Savings promotional activity is conducted at the same time as the abovementioned financial literacy training, as saving itself is a part of financial literacy—the practice of saving is a way of developing and practicing financial literacy. This pilot activity will put emphasis on saving, as most of the target FHBWs are vulnerable and providing a safe means of savings is crucial to help them to become more resilient and to take on expanded economic activity.

The Project encourages the target BDGs to start or increase saving, either semi-formally through the existing system[13] or more formally through an account with a formal financial service provider. It should be stressed that inculcating the habit of consistent saving, even very small amounts, is more important than the amount saved. The activity is mainly conducted through regular facilitation and coaching by the SOs with the support of the expert team.

c) New/improved financial service delivery

The Project seeks collaboration with private partners, and the active involvement of private institutions such as microfinance banks/institutions and digital service providers is a particularly desirable approach for this activity. As SRSO already has long-term experience in promoting group savings at the Village Organization (VO) level, there are some BDGs members who have their own bank accounts. However, it was found that most of the accounts have been dormant for a long time while a strong need for saving and remittance was identified with the target FHBWs in Sukkur by the field survey. In order to address this issue, the project facilitates group/individual saving with partner financial organizations.

In addition, a joint survey to identify in-depth financial situation and detailed financial needs will be conducted with partner financial organizations in the second year. The Project has obtained information on the major problems and needs of FHBWs from the field survey in the first phase. They are summarized as follow.

[13] According to the field survey, the current method of saving in the Sukkur area is mostly dominated by "Kamatie" (17 out of 25 respondents in Sukkur). There is a possibility that the target BDGs are located in areas with limited access to regulated financial institutions that offer saving services.

Table 3.2.5 Summary of current problems and needs of the target FHBWs

Current problems
・ Lack of physical access to financial services ・ Lack of financial literacy (51% of the respondents answered that they did not know anything about financial services) ・ Limited usage of formal financial products/services (56% of the respondents reported that their household did not have any bank accounts, and only 17% answered that they owned bank accounts.) ・ The rate of using informal finance such as Kamaties was high, but the level of satisfaction with Kamaties was relatively lower compared to other saving methods. ・ The rate of mobile phone ownership was low (29% had normal mobile phones and 13% had smartphones). ・ FHBWs had a high level of distrust of mobile banking.
Needs
・ Among the financial services, there were strong needs in the following order: savings (42%), transfer (36%), and loans (26%). ・ Of the respondents, 50% had experienced a shortage of money necessary for their HBW. The average loan amount that they needed for HBW in the last 12 months was 17,100 PKR.

(Source) Project team

The Project will conduct a focused survey and in-depth analysis on the specific needs and difficulties jointly with the partner financial organizations. A new product or improved service delivery to match the identified requirements will be developed based on the outcome of the joint survey. Potential activities are summarized in the table below.

Table 3.2.6 Potential activities

Candidate organization	Potential financial service
NRSP Bank	As NRSP Bank has a special arrangement with SRSO to allow VOs to open group accounts with the name of VO, promoting the opening of group saving accounts of the target BDGs can be a potential idea. NRSP Bank also has a comprehensive financial education package, and there is a possibility that they will dispatch their trainers to the target areas.
FINJA	Through FINJA's smartphone application SIMSIM, clients can accumulate money as savings in the SIMSIM mobile account. Group leaders who have received training will collect savings and manage them in the SIMSIM account. It is also possible to make payments and receive sales amounts through the SIMSIM account. If savings in the SIMSIM account are accumulated, they can act as a guarantee for access to mobile credit offered by SIMSIM. New types of credit products offered to FHBWs can be created.

(Source) Project team

(4) Income Generation

1) Strategy

The main characteristics of FHBWs in the Sukkur area are that a) they have very unique, diverse, and high grade traditional handicraft skills and, 2) they have been organized in groups (BDGs) for production and marketing at the village level by SRSO for utilizing the local resources. Some BDGs have highly motivated leaders and have received basic training and marketing support by SRSO. Considering the existing available resources and system, and the fact that there are very limited income generation opportunities other than producing handicrafts for women in such an environment, it was decided to focus on upgradation of their current activities on handicraft development for income generation activity in the pilot activity.

(Source) Project team

Figure 3.2.7 Target market segmentation

Although the local and middle-class markets for textiles in general and crafts in particular are saturated with cheap imported products and mass-produced commercial brand products in Pakistan, the survey conducted in Phase 1 revealed that there is a certain high-end market segment that appreciates high-quality traditional artisans' work. Also, it was found that consumers in Pakistan are willing to pay high prices for products of the popular brands. It indicates that establishing a brand is important to sell craft products at premium prices, and therefore, the activities to be carried out in the pilot project are designed to upgrade not only the quality and design of the products but also to enhance the entire production system by targeting the high-end market in order to bring maximum benefit to the target FHBWs. If successful, the image of the brands will penetrate, and the effects will trickle down to the mass middle-class market segment in the future, which eventually will benefit a larger number of beneficiaries. This kind of successful craft business model was witnessed in other Asian countries such as India and Thailand, and the pilot project is aiming to replicate it.

2) Activities

Activities of IG consist of capacity-building of SRSO and that of target BDGs.

a) Capacity-building of SRSO

- **Design intervention and development of product lines**

  Currently, SRSO supports BDGs' production of multiple products without any proper marketing strategy and planning. Therefore, the products that are highly labor-intensive with high inputs do not reflect the tastes of the urban and target market in general. This gap can be bridged by the development of streamlined product lines, right design intervention, training, and standard setting. A master designer who can bring an artistic sense combined with business acumen and experienced in building market linkages will be required at least in the initial phase of the pilot project. The master designer develops product lines based on the rapid appraisal conducted in Phase 1, which recommends focusing on several product lines (clothes, home decoration products such as cushions and bed covers, basket, bags, and shoes) with selected craft forms (Balochi embroidery, mirror work, date-leaf weaving, block-printed fabrics, etc.) and developing sample products. This activity should be conducted right after the target BDGs are identified. SRSO should have a simple design library with images and sizes, which should be updated and maintained regularly.

- **Upgrade of production unit**

  To make products appealing to the target market, fine finishing of the craft parts produced by FHBWs at the production unit of SRSO is essential. The current facility of the unit is outdated and not functioning well and upgrading of some sewing machines and basic equipment is required. The skill level of the existing staff is good enough, but due to the limited number of staff and heavy burden on the existing staff, new staff (production manager) who can support the master trainer are required. The production manager, who will obtain skill and knowledge from the master designer, will be the key person responsible for running the CED at SRSO in a sustainable way. Intensive training for the existing and new staff of SRSO on total quality management including 5S, size/design management, inventory control, etc. will be conducted in the first year of the pilot project.

b) Capacity building of target BDGs

- **Quality management and record keeping**

  The survey conducted in Phase 1 identified that the main challenges of the target FHBWs for making marketable products are lack of capability of quality management and record keeping. In the pilot project, the master designer visits the target BDGs regularly and provides on-the-job training together with SOs on quality management (5S, size management, time management, etc.), production process, raw material procurement, record keeping of production, design, cost, payment, profit, etc. As the contents of the training should be consistent with the training of LM, it is conducted in the second year in close coordination with experts of LM.

- **Asset transfer**

  The low quality of the current products is mainly attributed to the poor quality of raw materials used. FHBWs use cheap and synthetic raw materials due to lack of funds. Once the capacity of the target BDGs is enhanced, the Project will provide selected raw materials with BDGs as a form of asset transfer. The Project will also enhance their capacity of record keeping and provide support to create a self-sustainable business model.

- **Build market linkages**

  For enhancing market linkage, the Project will initially focus on building the existing marketing capacity of SRSO. Market survey will be conducted in a participatory manner with BDG members aiming to enhance the marketing capacity of the BDGs themselves and SRSO. The Project will review operation of the exhibitions regularly organized by SRSO and provide necessary support for upgradation such as improvement of promotional activities, building linkage and collaboration with other partners, and so on. Also, to promote the products to the target market, the Project has already identified several potential market players and selling points as shown in the table below. In the pilot project, the marketing activities including developing promotional materials, starts in the first year. Some apparel brands might be interested in purchasing craft parts for their product lines or CSR activities. The Project also conducts market surveys with the target FHBWs to make them aware of quality, price, and products that meet market requirements.

Table 3.2.7 Potential partners for marketing activities

Marketing partners	Details
KOEL	It is one of the most successful apparel brands using traditional crafts and skills. It has two outlets and a gallery in Karachi, and there are many followers of the brand's concept. It might be possible to display the products in their outlets and organize joint exhibitions/events.
ADORN	It is a social enterprise selling handicraft products through the owner's personal network and online shopping site. They can apply some craft parts produced by the target FHBWs to their products and also sell some products through their marketing channels.
Sabah Pakistan	Sabah has three outlets in Karachi, Lahore, and Islamabad. As SRSO has signed an MOU with Sabah, the Project can utilize the agreement to promote products through their outlets.
T2F	It is a gallery/event space where the art/trend-conscious population gathers in Karachi. They have agreed to organize promotional events displaying the products at their gallery space.
APWA	It is one of the oldest NGOs in Pakistan for women empowerment. They have some spaces to sell the products in the center of Karachi, which can be utilized by the Project.

(Source) Project team

To conduct marketing activities at as low a cost as possible, utilization of social media will be promoted by the Project. The Project considers utilizing students who have majored in IT/media/marketing at IBA in Sukkur and/or SRSO web-design vocational training course participants as interns for building cost effective as well as sustainable models of marketing activity at SRSO.

(5) Review sessions

The Project will organize review sessions at the end of the cycle to summarize the training programs and to award certificates and assets to those who are eligible. The good experiences of group activities and outcomes of training sessions will be shared with FHBWs and staff involved in the project activities. The training program will be reviewed both from the perspective of trainers and trainees.

3.2.4 Consideration for implementation

(1) Collaboration with Grass-Roots and Human Security Grant

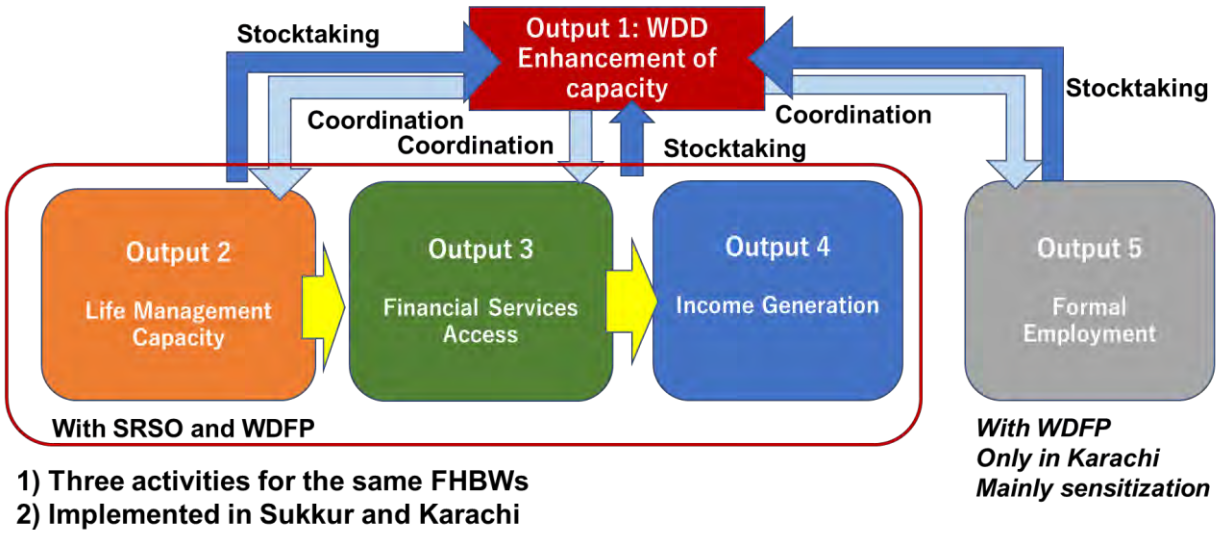
SRSO submitted an application for Grant Assistance for Grassroots Human Security Projects (GGP) to the Consulate General of Japan in Karachi. GGP is a grant scheme operated by the Government of Japan to support non-government organizations (NGOs), community-based organizations (CBOs), Local Governments (LGs), and other non-profit organizations that are working specifically for Basic Human Needs (BHN) in the socio-economic development sectors.

SRSO proposed seed money of 18 million PKR for three branches in Sukkur. The total number of beneficiaries is 900. The interest-free loans can be utilized for the asset transfer for the target BDGs in the pilot project. The Consulate General of Japan in Karachi is evaluating the application submitted by SRSO. If everything goes well, it will be approved by October 2018.

3.3 Activities for Women Development Foundation Pakistan (WDFP)

3.3.1 Overview

WDFP is responsible for implementation of the pilot project in Karachi that corresponds to activities under Output 2, 3, 4, and 5 of the Project as shown in the figure below.



(Source) Project team

Figure 3.3.1 Four (4) types of pilot activities

The pilot project with WDFP consists of two parts: a pilot project for livelihood improvement targeting own-account FHBWs and a pilot activity for promoting formal employment. The details of each activity are explained in 3.3.2 and 3.3.3 respectively. The following strategy is common to two activities.

- **<u>Create a new model of women and careers</u>**

  The pilot project for livelihood improvement targets own-account self-employed FHBWs, while the pilot activity for promoting formal employment targets FHBWs who have sufficient education as well as the younger generation of females in general. Although the women who are targeted are different for the two activities, both activities aim to inform women of a wider options available as women's careers by demonstrating successful cases. These activities are possible in Karachi as more income generation opportunities as well as successful cases are available. The Project will compile success stories of FHBWs to share with fellow FHBWs to expand their perception of women and career. The Project will try to share information about various employment opportunities for women including formal employment so that FHBWs are not limited to HBWs but can also be absorbed into formal employment.

3.3.2 Pilot project for livelihood improvement

(1) Strategy

The pilot project of "individual FHBWs in urban settings" will be piloted with WDPF. The pilot project with WDFP will take a step-wise approach referring to the basic framework of the

"Graduation Approach" (GA) to improve the livelihood and well-being of target FHBWs. However, the modality of its application will be adjusted based on the following characteristics of WDFP and its urban settings.

- **Various income generation opportunities are available in Karachi**

  ➔ ***Promote various occupations for motivated individual FHBWs***

  FHBWs in the target areas in Karachi are mainly individuals working on their own account. As more business opportunities are available in Karachi, the Project supports businesses of target FHBWs who are motivated and have ideas for businesses. Through these pilot activities, the Project will examine a support model for own-account FHBWs in urban areas.

- **Various external resources for supporting women's business are available in Karachi**

  ➔ ***Utilize these resources as much as possible to develop simple and low-cost packages***

  There are various institutions and organizations, both public and private, supporting women's businesses in urban areas like Karachi. The Project will try to link those external resources with FHBWs so that females can have access to and fully utilize those resources by themselves continuously. Inputs of project activities will not all come from the Project but rather, the Project will facilitate involvement and inputs from external institutions and organizations, both public and private, including financial institutions, digital service providers, public and private training institutions to ensure sustainability. This approach can reduce the cost of implementing the tool kit and thus widen the scope for its dissemination and application.

(2) Target areas and target FHBWs

Maripur and Baldia were selected as target areas for the pilot project. The Project will select target FHBWs for the pilot project. Below are the tentative criteria for selecting FHBWs.

Table 3.3.1 Tentative criteria for selecting target FHBWs

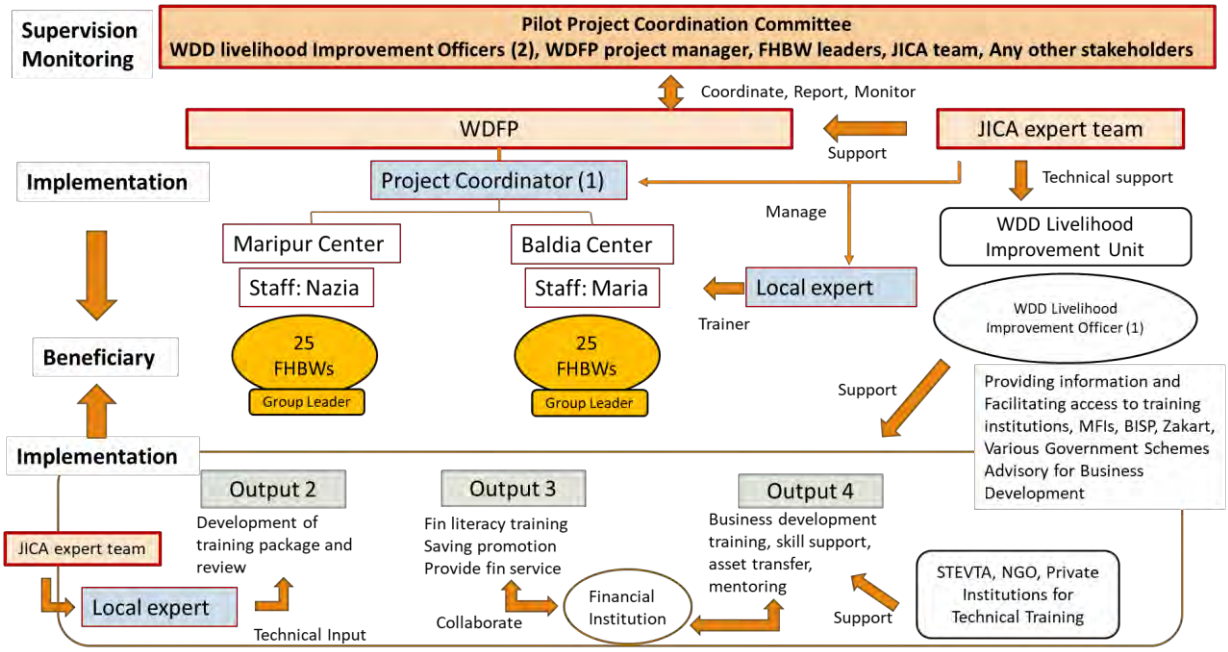
Skill Aspect	FHBWs who have skills
Feasibility Aspects	Mobility (Those who have permission to go out) Commitment and dedication FHBWs who have business ideas

(Source) Project team

Twenty-five (25) females each for Baldia and Maripur centers will be selected. In total, 50 FHBWs will join the pilot project.

(3) Implementation structure

The implementation structure of the pilot project for livelihood improvement at WDFP is shown below.



(Source) Project team

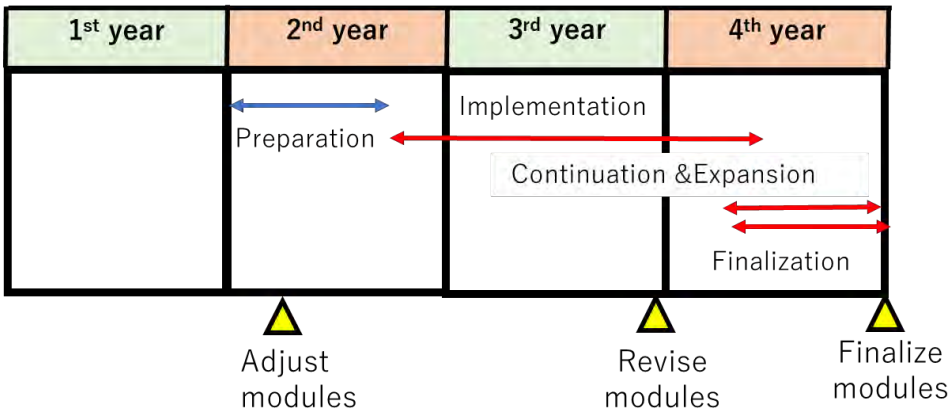
Figure 3.3.2 Implementation structure

The Project will form a "Pilot Project Coordination Committee" (PPCC) for coordination and monitoring of pilot activities. Implementation of daily activities will be mainly managed by a project coordinator hired by the Project in close coordination with the WDFP project manager. Two (2) WDFP staff will mobilize and coordinate with FHBWs. Those two staff as well as several group leaders of target FHBWs will be trained by external local experts and JICA experts as a trainer cum mentor. Training of FHBWs will be conducted by external local experts and external collaborative institutions. WDD livelihood improvement officers (tentative title) will play a vital role to link the FHBWs with external institutions and provide information as well as mentoring services with FHBWs. For the component of financial service access, financial institutions or digital service providers will collaborate with the Project for facilitating financial inclusion of FHBWs. The JICA expert team will extend technical inputs and supervise the whole process and progress of activities. Blue-colored positions will be hired by the Project.

(4) Implementation schedule

The pilot activities are roughly categorized into preparation, implementation, follow-up, expansion, and finalization. Preparation includes establishment of an implementation mechanism, development of modules, and market and needs survey. The implementation includes TOT, training sessions,

coaching, and review of modules. Savings promotion and income generation activities will be spread over the implementation and follow-up period.



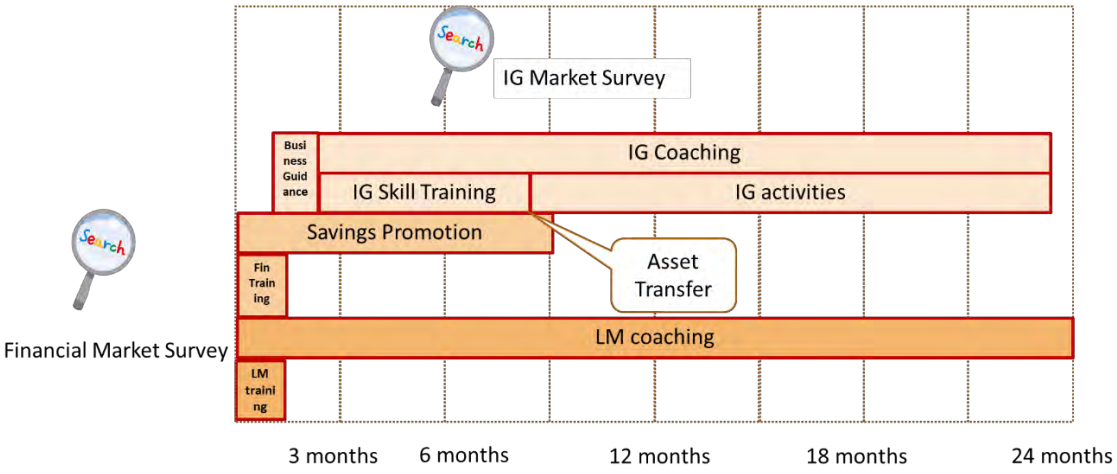
(Source) Project team

Figure 3.3.3 Implementation schedule

As shown in the above figure, the preparation period is the first six (6) months of the 2nd year. Implementation of pilot activities will start from the latter half of the 2nd year after the piloting module at SRSO and end in the first quarter of the 4th year. From the second quarter of the 4th year, the Project will work on the finalization of modules.

(5) Overview of interventions

The Project will take a step-wise approach referring to the basic framework of the GA, starting from life management skill training including financial literacy, followed by business development and skill training. After skill training, asset transfer will take place. The Project will examine the appropriateness of the intervention timing as well as sequence in the urban model. The figure below shows the intervention sequence of the pilot project at WDFP.



(Source) Project team

Figure 3.3.4 Intervention sequence of pilot activities at WDFP

As the target FHBWs are city dwellers and their work is based on individual activities, it is expected that they will not be willing to spend much time for training. The Project will make the training program intensive and compact so that target FHBWs can minimize the time spent before starting their income generation activities. The training period will be two (2) months, and the session will be held every week. Life management training in combination with financial literacy training will be conducted in the first one and half months, and the last week (9th week) will be spent for business development guidance. The sessions in the 9th week will be spread over four (4) to five (5) days. Savings as well as life management coaching starts immediately after the concerned topic of training is conducted, while income generation activities will not start until the skill training is completed. The table below shows the training topics and sequence of sessions.

Table 3.3.2 Training session schedule

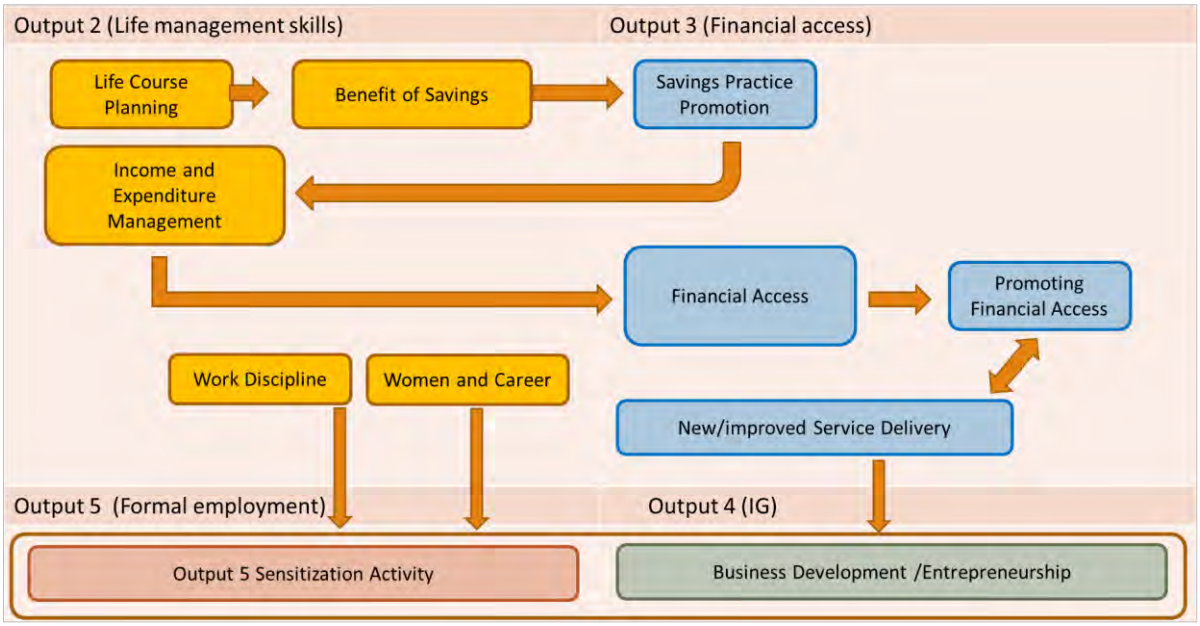
M	Wk.	Training topics		
0	1	Orientation		
1	2	Life Course Planning	Functional Literacy	
	3	Benefit of Savings		
	4	Income and Expenditure Management		
	5	Women and careers		
2	6	Work discipline		
	7	Financial Service Access To be conducted by financial institutions		
	8	Review		
	9			Business Development Guidance[14]

Duration: 2 months (9 weeks)

(Source) Project team

Training topics are interlinked and will be conducted in sequence. The following figure shows a correlation diagram of the topics.

[14] In case of WDFP, the topic "Cost and Profit recording" is included in the Business Development Guidance.



Note) For detailed information on sensitization activity, please see 3.3.3.
(Source) Project team

Figure 3.3.5 Correlation diagram of training topics

(6) Activities

1) Orientation session

The Project will organize orientation sessions for FHBWs and their families for the purpose of 1) explaining to them about the project activities, 2) building a rapport with them, and 3) motivating them to participate actively in the activities at the beginning of training sessions. Effective use of audio-visual material in the sessions will be considered for easy understanding of the participants.

2) Life management skills

a) Strategy

- **<u>Learning in connection with the life course events of women</u>**

  The Project will initially focus on developing skills of life course planning, financial management, and career planning, in order to enable FHBWs to start planning their economic activities in connection with their life course events. Based on their plan and their self-monitoring of their financial situation, FHBWs are expected to uplift their livelihood with combined use of financial services and income generation activities. The Project will also try to change the perception of careers for women by introducing various career options for women.

- **<u>Family approach</u>**

  The understanding and support of family members of FHBWs are important especially for topics such as life course planning, financial management, and careers for women. For sessions on these topics, not only FHBWs but also their family members will be invited to maximize their support on these topics. They are expected to be instrumental for women to be able to read and write, to access financial services, to expand their economic activities, and so on.

- **Active learning**

  Active-learning training sessions will be designed to promote awareness of FHBWs and their families. Brain storming, case studies, discussions, and hands-on activities will be incorporated in the sessions. The Project aims to expand and strengthen social networks within the group through the group-based active learning setup. By doing this, FHBWs' communication skills and problem-solving skills are expected to improve.

- **Continuous coaching**

  Coaching activities will be an integral part of the life management skills component. In coaching activities, a person who play a role of a coach or a mentor will guide beneficiaries to achieve their goals through providing advises, sharing knowledge and experiences. Continuous mentoring is essential for putting what FHBWs learned into practices as well as for FHBWs to seek continuous advice for their problems. Mentors are expected to link FHBWs with external relevant organizations and institutions as well. The Project will pilot the coaching activities to verify the effectiveness of coaching mechanism.

b) Training topics

The following topics are initially planned to be taught. The objectives and contents of each topic are mentioned below.

Table 3.3.3 Topics and objectives for training sessions

No	Topics	Objectives
a)	Life course planning	To understand financial requirements in relation with life events; to make a plan for savings
b)	Benefit of savings	To understand benefits of savings
c)	Income and expenditure management	To understand income and expenditure of family budget; to understand how to keep financial records
d)	Women and career	To understand the variety of career options for women
e)	Work discipline	To understand basic work discipline including time management and quality management
f)	Functional literacy	How to use a calculator, how to sign, how to fill forms, how to keep records, how to send SMS etc.

(Source) Project team

The details of each topic are explained below.

i) Life course planning

Life course planning training is conducted to sensitize FHBWs and their family members about financial requirements in relation with life course events such as education, weddings, including preparation for an unexpected emergency. Seasonal cash flow of households as well as financial requirement for their livelihood activities will also be examined in the training session. In the field

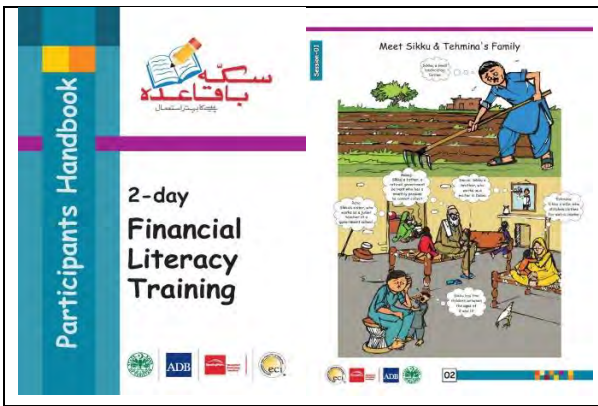
survey, the Project found that FHBWs were not ready to forecast future expenses. The sudden illness of male family members was often the trigger for a financial crisis in the FHBW's household. The Project will raise awareness on the importance of preparedness or planning for future financial requirements in relation with life course event among FHBWs and their families. FHBWs' family members will be invited along with FHBWs so that their understanding will be at the same level as FHBWs, and FHBWs can thus enjoy the support of their family members.

ii) Benefit of savings

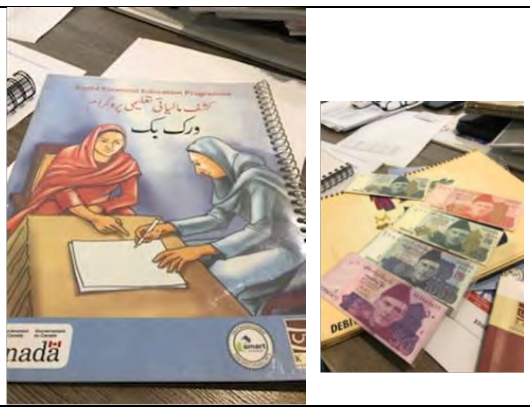
The session will be conducted right after the "life course planning" session in which FHBWs practice forecasting their lifetime events (such as having children, children's education, wedding, etc.) and understand the necessity of preparing expenses for planned and unexpected events and seasonal cashflows. Therefore, the session will be mainly focus on the topic of savings. The basic contents of the training will be as follows:

- Understand the benefits and usefulness of savings
- Learn about the conventional and unconventional methods, means and available services of savings
- Understand the risk associated with informal financial means of savings
- Understand the economic benefits associated with formal means of savings
- Establish savings goal(s) linked to life course events, livelihood, and economic activity improvements

The training module will be developed by the expert team in consultation with local experts by utilizing existing modules. As almost half of the target FHBWs are illiterate according to the result of the field survey, the module should utilize visual and pictorial tools (games, video, etc.) as much as possible. Some examples of financial literacy training modules developed in Pakistan that can be utilized are shown below.



Handbook of National Financial Literacy program managed by SBP and supported by ADB



Visual materials managed by Kashf Foundation and supported by CIDA

(Source) Project team

Figure 3.3.6 Examples of pictorial training materials

iii) Income and expenditure management

Once FHBWs and their families are sensitized about the importance of financial preparedness, income and expenditure record keeping will be promoted. More than half of the households were not practicing household account record keeping according to the results of the field survey. FHBWs and their families are encouraged to keep records of their income and expenditure to understand the actual economic situation of the household and to start thinking critically how to manage the family budget. In case FHBWs are not responsible for their family budget, they will be encouraged to keep records of their income and expenditure from their HBWs. The Project will introduce a simple format for recording income and expenditure. If FHBWs are illiterate, practice sessions on the use of a calculator and writing figures will be incorporated as functional literacy. The FHBWs can also invite literate family members to the training sessions.

iv) Women and careers

Employment opportunities for women are physically limited and prevailing gender perceptions are hindering development of scope for women on what they do. The Project will try to help widen the perception on women and their careers both among FHBWs and their family members. The sessions will include 1) discussion on gender difference in perception on desirable work and career of women, 2) sharing information of the actual status of careers for women, how to engage in those occupations, and role models who are engaged in those occupations.

v) Work discipline

Meeting delivery deadlines and understanding product quality are common difficulties among FHBWs according to wholesalers and retailers. Their products are sometimes dirty due to their working space environment and personal hygiene. The Project will sensitize FHBWs about the importance of time management and quality management.

vi) Functional literacy

A certain ratio of FHBWs are illiterate. Most of them are willing to learn. Income and expenditure management, costs and profits calculation require numeracy skills. The Project will combine simple functional literacy sessions with these topics of training, e.g. how to fill forms, the use of a calculator, and so on.

c) Methodology

The component of life management skills is comprised of activities of a) module and material development, b) TOT, c) training sessions, d) coaching, and e) revision and finalization of modules. The methodology of each activity is explained below.

i) Module and material development

The modules developed through the pilot activities with SRSO in Sukkur will be utilized for pilot activities at WDFP. Necessary modification will be made to suit better to the situation of FHBWs in

the pilot area of WDFP in Karachi. The illiteracy ratio among FHBWs in Karachi is less than in Sukkur. The Project, however, will not exclude illiterate persons for the pilot activities at WDFP. In case selected FHBWs are illiterate, the Project will apply functional literacy modules developed with SRSO to those who cannot read and write. The duration of each training session is two (2) hours at maximum.

ii) TOT

Once a module is aligned, training of trainers will be organized. Trainers will be those who have developed modules and trainees will be two (2) WDFP staff and several group leaders. TOT will be organized in the WDFP Maripur office premises.

iii) Training sessions

The first training sessions will start from the fourth quarter of the 2nd year and will be for a duration of 1.5 months for life management skills. The training sessions will be organized at WDFP community centers. Two (2) staffs and external local experts will deliver weekly training sessions. Family members are invited to the training sessions on life course planning, family budget and financial management, and women and careers so that they can be supportive of FHBWs' activities.

iv) Coaching

The follow-up and mentoring will take place in the first part of the following training sessions. Group leaders and staff are expected to follow up and monitor FHBWs' activities. Group leaders and staff are bound to review a training session in the following week's session to follow up and monitor FHBWs' activities. The Project will align the handbook for mentoring and coaching for staff and group leaders according to requirements in Karachi.

v) Revision and finalization of modules

The Project will monitor the outcomes of training sessions through monitoring by staff and group leaders. The results of the outcomes will be reflected in the revision of modules.

3) Financial Service Access

a) Overview

For promoting financial service access of the target FHBWs, the Project aims to conduct three types of activity: a) financial literacy training, b) savings promotion, and c) new/improved service delivery. Financial literacy training and savings promotion will be launched very early on because they are integral parts of GA. As there are many financial institutions providing financial services in Karachi, the Project will be flexible in selecting partner organizations to conduct these activities depending on the accessibility and convenience for the target FHBWs.

b) Activities

i) Financial literacy training

Financial literacy training is divided into two parts. The first one focuses on very basic contents for the target groups to understand concepts of financial management including meaning and importance of savings to be conducted under the life management component. (see b) "Benefits of savings" of 2) in the previous section). The financial literacy training in this section is an advanced session aiming to provide participants with practical and hands-on training on financial service access such as how to open a bank account by trainers from financial institutions.

Table 3.3.4 Contents of financial literacy training

Training	Topic	Component
Financial literacy 1	Benefits of savings	Life management skills
Financial literacy 2	Financial service access	Financial service access

(Source) Project team

Once an understanding of the basic concepts of financial management is built among the target FHBWs, the Project will organize advanced sessions for facilitating access to formal financial institutions. It will be a practical training including topics such as how to open a bank account (necessary documents, filling in applications, communication with staff, etc.), how to save and get credit, how to use a mobile account etc. As the training session should be responsive to the real needs of participants, it is planned to be carried out in cooperation with the staff of partner financial institutions. Since most major microfinance banks and microfinance institutions have many branches in Karachi area and they have their own promotional materials, partner organizations will be selected in a flexible manner according to the accessibility and convenience for the target FHBWs. However, as the contents should be in line with the project concept, the partner organization should be identified after careful consideration in close consultation with the PPCC.

ii) Savings promotion

Savings promotional activity is conducted at the same time as the abovementioned financial literacy training, as saving itself is part of financial literacy—the practice of saving is a way of developing and practicing financial literacy. This pilot activity will put emphasis on saving, as most of the target FHBWs are vulnerable and providing a safe means for savings is crucial to help them become more resilient and to take on expanded economic activity.

The Project encourages the target groups to start or strengthen saving activities, either informally through the existing ROSCA called "Kamatie"[15] or more formally through an account with a formal financial services provider. It should be stressed that inculcating the habit of saving, even very small amounts, is as important as the amount saved. The activity is mainly conducted through regular facilitation and coaching by WDFP staff or group leaders with the support of WDD livelihood

[15] According to the field survey, the current method of saving in Karachi area is mostly dominated by "Kamatie" (26 out of 31 respondents in Baldia and 23 out of 28 respondents in Maripur).

improvement officers (tentative title) and the expert team.

iii) New/improved financial service delivery

The Project seeks collaboration with private partners, and the active involvement of private institution such as microfinance banks/institutions and digital service providers is a particularly desirable approach for this activity. According to the results of the field survey, about half of the FHBWs in Maripur and 70% of the FHBWs in Baldia had no bank account, and they expressed their need for access to financial institutions especially for savings and remittance. In order to address this issue, the Project facilitates group/individual saving with partner financial organizations.

In addition, a joint survey to identify in-depth financial situation and detail financial needs will be conducted with partner financial organizations in the second year. The Project has obtained the information on the major problems and needs of FHBWs from the field survey in the first phase. They are summarized below.

Table 3.3.5 Summary of current problems and needs of the target FHBWs

Current problems
・ Lack of physical access to financial services ・ Lack of financial literacy (51% of the respondents answered that they did not know anything about financial services) ・ Limited usage of formal financial products/services (56% of the respondents reported that their household did not have any bank accounts, and only 17% answered that they owned bank accounts.) ・ The rate of using informal finance such as Kamaties was high, but the level of satisfaction with Kamaties was relatively lower compared to other saving methods. ・ The rate of mobile phone ownership was low (29% had normal mobile phones and 13% had smartphones). ・ FHBWs had a high level of distrust of mobile banking.
Needs
・ Among the financial services, there were strong needs in the following order: savings (42%), transfer (36%), and loans (26%). ・ Of the respondents, 50% had experienced a shortage of money necessary for their HBW. The average loan amount that they needed for their HBW in the last 12 months was 17,100 PKR.

(Source) Project team

The Project will conduct a focused survey and in-depth analysis on the specific needs and difficulties jointly with the partner financial organizations. A new product or improved service delivery to match the identified requirements will be developed based on the outcome of the joint survey. Potential activities are summarized in the table below.

Table 3.3.6 Potential activities with private partners

Candidate organization	Potential financial service
Microfinance Institute (MFI) and banks (MFB)	There are many branches of various financial institutions in Karachi. The project will enter into agreements with some like-minded financial organizations who can provide financial education and guidance for financial service access, as well as promotional activities in the areas where FHBWs live (Maripur and Baldia). The most likely candidate organizations are FINCA, Akhwat, Orangi Pilot Project, and First Micro Finance Bank.
FINJA	Through FINJA's smartphone application SIMSIM, clients can accumulate money as saving in the SIMSIM mobile account. Group leaders who have received training will collect savings and manage them on the SIMSIM account. It is also possible to make payments and receive sales amounts through the SIMSIM account. If savings in the SIMSIM account are accumulated, they can act be a guarantee for gaining access to mobile credit offered by SIMSIM. New types of credit products offered to FHBWs can be created.

(Source) Project team

4) Income generation

a) Strategy

Unlike the model for group FHBWs in rural areas that is to be piloted with SRSO, the pilot project with WDFP in urban areas targets individual own-account FHBWs, because they do not live in the same areas and it is difficult for them to form groups. Additionally, the skill types and economic activities of those target FHBWs vary as they have more income-generating opportunities compared to those in the rural areas. Thus, the pilot activity will support income generating activity depending on the beneficiaries' preference and focus on capacity building of general business development and entrepreneurship skills. The Project encourages target FHBWs to develop and implement their own business plans by providing training on business development, skill training and asset transfer, and mentoring/marketing support. The Project will also test the effectiveness of livelihood improvement officers (tentative title) by assigning them with the task of mentoring target FHBWs.

b) Activities

In this component, the following four activities will be carried out.

i) Business development guidance and business plan development
ii) Skill development and asset transfer
iii) Mentoring and marketing support by WDD livelihood improvement unit (one-stop service facility)

i) Business development guidance and business plan development

After completion of the life management skill training, the Project will provide basic business development, entrepreneurship topics, and business development guidance including communication and negotiation as well as introduction of successful cases by using local experts. There are many entrepreneurship skill training modules developed in local languages by various organizations (WDFP also has experience in conducting similar training in the past), and the Project will utilize these resources for guidance in cooperation with local experts. In parallel, handholding support for the target FHBWs to develop detailed business plans is provided by the Project and local experts. The successful FHBWs who can develop a sound plan will be eligible for further support by the Project for skill development training and asset transfer. Tentative criteria for selection will be feasibility of the business plan and business capacity, willingness and motivation, and available resources of the FHBWs.

ii) Skill development and asset transfer

In parallel with and as part of business development training, handholding support for the target FHBWs to develop detail a business plan is provided by the trainers and experts. The successful FHBWs who can develop a sound plan will be eligible for further support by the Project for skill development training and asset transfer.

Since the type of skills necessary to materialize the business plan prepared by the target FHBWs will vary covering tailoring, food processing, beautician, IT, and so on, the Project cannot provide a uniform program of skill training. As there are many vocational and skill development institutes providing training free of charge or with very minimal fees to women in Karachi, the Project will encourage these successful women to enroll in such training institutions. The main bottlenecks for women to participate in such training is lack of family support, information, and transportation. The Project will provide support to solve these issues. Below are examples of institutions providing vocational training for free or at low cost. Those who already have skills and do not require vocational training can skip this process.

Table 3.3.7 List of vocational training institutions

Institution	Details	
STEVTA	It is a governmental institute providing various forms of vocational training. There are 252 training institutes in Sindh of which 44% are specially for women. They offer courses on dress making, IT, machine repair, cooking, etc. Training fee is around PKR500/month.	
APWA	APWA has many affiliate training centers in Karachi. They offer courses on tailoring, mehndi, English, IT etc. Training fee is around PKR 500/course.	
Other NGOs	There are many NGOs providing vocational training in Karachi for free. For example, SITCO has a six-month course for embroidery. Other organizations such as HANDS, WWWT, IRC, and TCF are also providing skill training.	

(Source) Project team

After the skill training, the Project will provide necessary equipment or tools for setting up a business such as sewing machines, cooking ovens, or PCs as asset transfer.

iii) Mentoring and marketing support by WDD livelihood improvement officer (tentative title)

It is important that the target FHBWs can access and use necessary information and support resources for financial access, legal issues, and marketing, etc. when they try to sustain their business. For this purpose, the Project provides support for building the capacity of livelihood improvement officers at WDD. The Project will support livelihood improvement officers in providing information as well as linkages with target FHBWs. For marketing, the Project will conduct activities of building linkages with socially motivated enterprises that are interested in providing marketing support or CSR activities for FHBWs and providing support to enhance the capacity of web/social media marketing using Facebook or WhatsApp.

5) Review sessions

The Project will organize review sessions at the end of skill training to summarize the training programs and to award certificates and assets to those who win the business plan competition. Good examples of business plans will be shared with FHBWs and staff involved in the project activities. The training program will be reviewed both from the perspective of trainers and trainees.

3.3.3 Pilot activities for promoting female employment in the formal sector

The Project will raise awareness on the importance of promotion of female employment and entrepreneurship in the formal sector as one of the pilot activities in Karachi in close collaboration with WDFP. The aim of the activity is to build an environment for FHBWs to enter the formal sector in future so that they can attain stable income sources, open up new opportunities to develop their capabilities, and advance to a better life.

(1) Strategy

- **Pay due attention to the social context surrounding women's formal employment**

  The Project will consider the social context surrounding women's formal employment when planning activities, as there might be sensitive issues associated with gender norms and practice as well as labour relations including labor disputes on the ground. The Project will set up a working group composed of WDD, WDFP, and local experts who have knowledge about the situation and obstacles to women's formal employment in Karachi.

- **Use concrete examples to deliver clear messages**

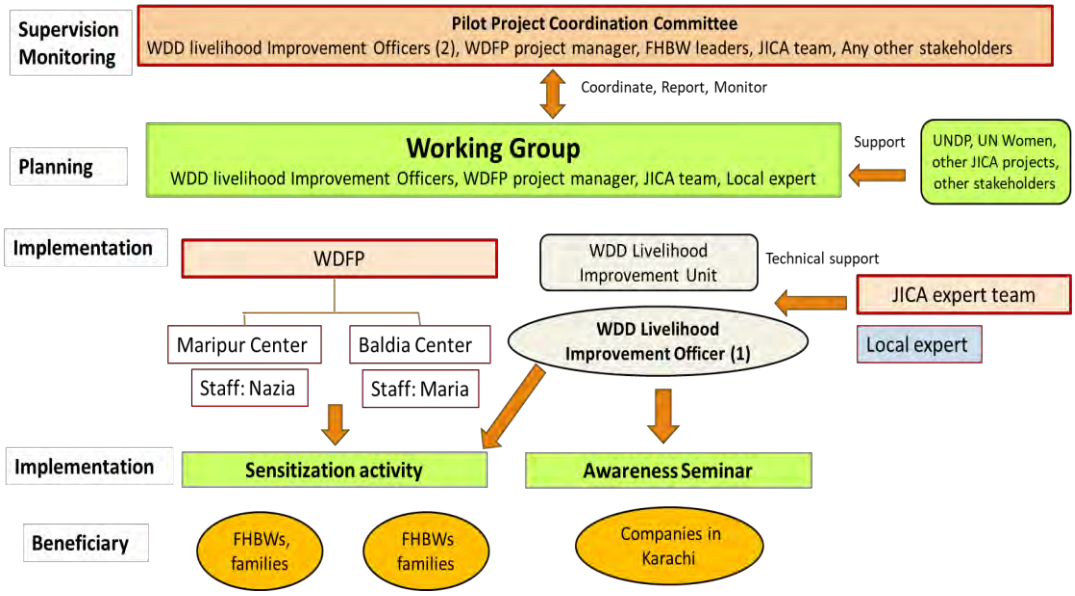
  The Project will use concrete examples to deliver clear messages to participants of activities, who are FHBWs, their families, female youth in communities, as well as companies, so they can take the first step toward action. For FHBWs and their families, the Project should introduce actual cases wherein ordinary women have realized success in finding jobs, creating changes in their life, and broadening possibilities for livelihood improvement and economic empowerment. It is important to show role models for FHBWs as a goal that can be attained by them, even if their success occurs on a small scale. In terms of the activities for companies, the Project can share practical examples of efforts to enhance female employment such as improvement of the working environment and arrangement of transportation. The Project should also explain how these measures have brought benefits for the companies.

- **Seek cooperation with other relevant projects**

  The Project will seek cooperation with other relevant projects so the Project can make efficient linkages with private companies that have the potential to take action to enhance women's employment. UNDP has experience in providing training to companies in the garment industry in Karachi. UN Women promotes "women empowerment principles" among private companies. There have been 34 companies throughout Pakistan that have agreed to adopt these principles. JICA also has several technical cooperation projects that intervene in industrial sectors. The Project should build cooperative relationships with these projects in the early stages of Phase 2 to gain an understanding of their experience in awareness and sensitization activities.

(2) Implementation structure

The implementation structure of the pilot project for livelihood improvement is shown below.



(Source) Project team

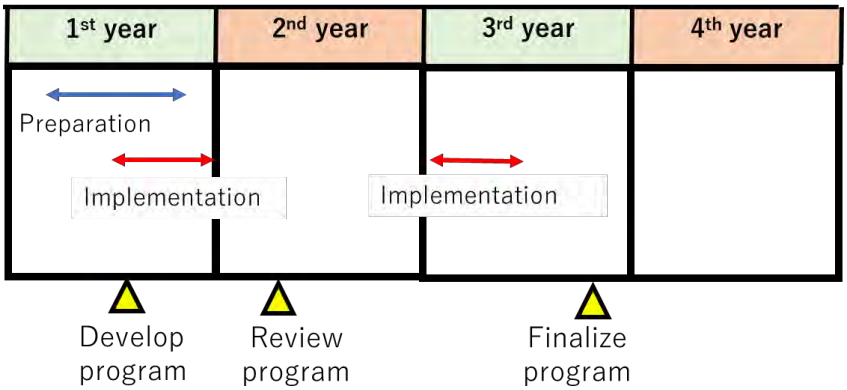
Figure 3.3.7 Implementation structure

The Project will form a working group composed of WDD livelihood improvement officers (tentative title), WDFP, the expert team, and local experts. The working group will be responsible for making plans and materials such as presentations and brief videos. The working group will use information and advice from UNDP and other projects for developing plans and materials, as well as selecting companies that can participate in the awareness creation activity.

The sensitization activity targeting FHBWs and their family members will be implemented by WDFP and livelihood improvement officers in the centers of Maripur and Baldia, for which the expert team and local experts provide technical support. The awareness creation activity targeting companies will be conducted by livelihood improvement officers with the expert team and local experts.

(3) Implementation schedule

The Project will start preparation in the first quarter of the first year. It will start with the setting up of the working group, followed by development of plans, collection of information, development of material, and selection of companies that can participate in the activity. The sensitization activity and awareness creation activity will be conducted two times, succeeded by follow-up activities with particular companies participated in the activity. After the first implementation, the plan and material will be reviewed, and they will be finalized after the second implementation.



(Source) Project team

Figure 3.3.8 Implementation schedule

(4) Outline of the activities:

The Project will conduct the activities for companies and local communities both as follows:

Table 3.3.8 Outline of the awareness and sensitization activities

	Company	Local community
Name of the activity	"Awareness creation activity"	"Sensitization activity"
Target	・ Management officers of companies in Karachi ・ Female workers	・ FHBWs and their family members living in surrounding target areas ・ Female youth including university students[16]
Candidate contents of the activity	<Management> ・ Social and economic significance of female employment ・ Impact on business strategy ・ Practical examples to enhance female employment ・ Constraints and potential of FHBWs <Female workers> ・ Life course planning ・ Successful cases	・ Successful case (life history of role models) ・ Conditions of places of work and transportation ・ Varieties of female employment ・ Exchange of opinions by communities and companies
Presenters	・ Local expert (with Japanese expert) ・ Livelihood improvement officers (tentative title)	・ Trainer of WDFP ・ Livelihood improvement officers
Place	・ Each company, or a conference hall to invite participants	・ Community centers of WDFP in Maripur and Baldia
Necessary hours per activity	・ 1 hour[17]	・ 1.5 hours

[16] The Project will not exclude participations of male youth, but especially target female youth for enhancing their awareness.

[17] It might be effective to split the training into two to three sessions with some follow-ups.

	Company	Local community
Optional activity	・ Tour to visit model workplaces ・ Campaign utilizing social media	・ Tour to visit model workplaces ・ Campaign utilizing social media

(Source) Project team

(5) Methodology

1) Planning

The Project will set up a working group to prepare the plan and material for the sanitization activity and awareness creation activity. The main objective of setting up the working group is to brainstorm ideas of activities that are suitable for the culture and society of Pakistan and collect local information about resources for the plan. Information needed for making the plan and material includes companies that require female employment having interest in social and gender issues, successful cases of measures that companies took for enhancing female employment, and role models of women. The working group should also use information of UNDP, UN Women, and other JICA projects, and relevant organizations if any, for finding eligible companies and successful cases.

2) Implementation

The sensitization activity will be implemented in the center of Maripur and Baldia and will be facilitated by the staff of WDFP. The sensitization activity will target not only FHBWs and their families, but also female youth and university students. WDFP is one of the partner organizations for the youth program named "Azme Naujawan," which provides the youth with requisite skills and tools. Under the program, WDFP has 15 youth groups, each of which is comprised of 25 members. The Project can mobilize those youth in close cooperation with WDFP. The Project can also announce the activities through the target FHBWs and their families, and we might be able to ask the local representatives such as district counselor or union council counselor to invite residents to the activity. The sensitization activity can be organized as a social event in an entertaining way by using local music, theatre, and short films.

The awareness creation activity for companies will be implemented by showing the management officers practical cases (best practices) as well as data about female employment. The Project can outline several key recommendations on steps that companies can take to promote female employments based on the best practices. The lectures should be given by livelihood improvement officers (tentative title) and Japanese and local experts as convincing speakers.

3.3.4 Consideration for implementation

(1) Strategy to supervise and manage pilot activities in Baldia

The following explains strategies to supervise and manage pilot activities in Baldia in case Japanese experts are not allowed to enter the region due to security measures:

1) **Preparation of activities**: The Project can conduct TOT and other preparation activities in the project office when the Japanese experts should instruct trainers and other project staff directly. It might be necessary to conduct a series of sessions to guide them in the proper direction, and so it is better to secure enough days for the preparation activities.

2) **Supervision of activities**: Either the Project Coordinator or livelihood improvement officers (tentative title) should attend training or activities conducted in Baldia to supervise the activities. The Project can make a record format for them to fill in, and they are obliged to share important observations with the Japanese experts.

3) **Prompt feedback**: When the trainer and other staff conduct training, activities, or interview surveys in the community center of Baldia, the Japanese expert should receive face-to-face feedback from them as well as from the Project Coordinator/livelihood improvement officers on the day after the implementation, as far as possible. It might be more effective to have oral feedback with reporting in written form in order to grasp the situation on the field. They can reach the project office from Baldia in one hour approximately.

4) **Direct hearing/training**: In case the Japanese expert needs to directly hear the voices of the FHBWs or train them, the Project can gather them in an appropriate venue such as the center of Maripur, or conference places in Karachi by providing transportation for them. The Project should take the permissions of their family members (husbands or fathers) if we take FHBWs to other places. (When the field survey was conducted in Phase 1, some of the respondents living in Baldia agreed to go to the Maripur center with the permission of their family members.)

(2) Possibility of collaboration with JICA Apparel Project

The “Project for Skills Development and Market Diversification (PSDMD) of Garment Industry in Pakistan” (Apparel Project) mainly focuses on the advocacy of gender mainstreaming to industry as their gender-related activity.

Information sharing is an effective way of collaboration with the Apparel Project. They have information about the companies that successfully employ female workers in Punjab province. The labor department in Punjab also developed training tools on gender awareness to industry with the support of Canada and ILO. Such information will help to develop the tool kit in the Project. The Apparel Project does not plan to make their own training modules; thus, there is a possibility that the tool kit of the Project can be utilized by relevant stakeholders in Punjab through the Apparel Project.

Appendix 1: Summary of field survey outcomes

Topic	Main findings
1. Basic profile of the respondents	・ **The majority of the respondents were married women in their 20s and 30s, with a mixture of ethnicities**: The average age of the total sample was 34. More than half of the total sample (64%) was married and 37% were Sindh, followed by Pakhtoon (22%), Saraiki (17%), Baloch (8%), and Urdu-speaking (8%). Baldia and Maripur, especially, displayed ethnic diversity, with five or six different ethnicities reported. Almost all respondents (99%) were Muslim. No critical conflicts were reported in the PRA sessions. ・ **Differences in languages**: A majority of the total sample spoke Urdu (88%), followed by Sindhi (53%), and Saraiki (23%). While all the women in Baldia and Maripur could speak Urdu, those in Sukkur did not necessarily speak Urdu.
2. Education	・ **Rates of school enrollment and literacy**: Thirty-one percent of the target FHBWs and 53% of the non-target FHBWs had no school education. By area, 46% of the target FHBWs in Sukkur, 20% in Maripur, and 18% in Baldia, had no school education. A majority of the target FHBWs in Baldia and Maripur could read and write. On the other hand, less than half of the target FHBWs in Sukkur responded that they could read (46%) or write (35%). ・ **Basic capacity for calculations**: Even the respondents who answered that they had not attended school tended to be able to do addition and subtraction verbally (83% and 78%, respectively), whereas they could not perform multiplication or division (28% and 33%, respectively).
3. Gender	・ **Permission by male family members to go out**: In many cases, women needed the permission of male family members to go out. Even in the same village, more than 40% of the target FHBWs needed to get permission from a male family member to go out. Young respondents were more likely to need to get permission than older respondents were. ・ **Accessible places for females**: The neighborhood shop was the easiest place for women to go in Baldia and Maripur without seeking permission, whereas it was the home of relatives in the same village for women in Sukkur. More than half of the target FHBWs in all areas answered that they could go to the community center or the home of relatives in the same village alone. ・ **Visiting the market**: 84% of the total sample answered that they had visited markets. They usually went to markets with family members, but 22% answered that they had visited markets alone. The most common problem affecting the ability of women to go to the market was traffic and/or transport.

4.	Household status	· **Their families**: The average family size of the sample was 6.5, with 2.7 children, 3.5 working-age adults, and 0.2 older people. The most prevalent family type was married couple with children (32%). The household head was most often the respondent's husband (34%), but the second largest proportion was the respondent (29%). · **Importance of HBWs' earnings**: The average number of income sources per household was 2.8, with 1.7 casual income sources and 1.1 stable sources. HBWs accounted for 14% of the primary income sources. A significant share (17%) of respondents (17%) was the primary earner in their household. This suggests that respondents were in an important position to earn for their households. The average annual salary or cash income of the target FHBWs (259,239 PKR) was slightly higher than that of non-target FHBWs, but there was no tangible gap between the sample groups. We found that HBW income had more significance in lower-income households. · **Few respondents own assets**: Almost all households had real estate (house and/or land), but there were eight households in Baldia and three in Maripur that did not have any real estate. Generally, real estate was owned by the respondent's husband or other family members, and a very limited number of the respondents owned houses and residential land themselves. · **A significant share of the respondents can manage household accounts solely, but with limited assets**: Almost half the total sample responded that they alone managed the household accounts (54%). We found that marital status and household income levels were correlated with statistically significant differences in sole management power. Women who were married, widowed, divorced, or separated from spouses were more likely to have sole decision-making power for their household accounts than single women. Women in middle- and low-income households were more likely to have the power of sole management than those in high-income households. Of the total sample, 30% of the respondents answered that their households had recorded household accounts in the last 12 months, and the literacy status of the respondents was associated with responses on record keeping: the literate tended to keep more records than the illiterate. The most common range of amounts that the respondents could spend in one month of their own free will was less than or equal to 1,000 PKR (42%). This was spent primarily on clothes and/or shoes for themselves or their children, education, food, health, daily expenses, and cosmetics. · **Limited economic capacity of the households (food security and Benazir Income Support Program: BISP)**: Forty percent of respondents reported deficits in their household accounts. Almost half (54%) reported that, in the previous year, they had worried about not having enough food for their families and 40% had reduced or skipped their meals. These data indicate their severely limited economic capacity. Just over a fifth (22%) had a BISP Card. · **Prevalence of CNIC**: Most respondents (86%) had a CNIC.

5.	Home-Based Work	· **Dominance of textile products**: There were three major product categories: stitching (58%), embroidery (40%), and patchwork (23%). The most prevalent work status was self-employed (79%), followed by piece-rate (19%). · **Small volume of sales and profits**: The average total monthly sales were 5,492 PKR, with a profit of 4,160 PKR. Respondents from Sukkur had the largest sales and greatest profits. Not all sample groups and areas reached the monthly minimum wage for an unskilled worker (14,000 PKR) when we estimated monthly wages. Most of the total sample (82%) reported that they did not have a written agreement with their buyers: 87% had negotiated to increase unit prices, and 43% of them were successful. · **Direct sales to neighbors**: More than half of the respondents (55%) had a "direct to consumer" sales channel, followed by NGOs (18%), middlemen (15%), and retailers (6%). In many cases, they sell their products to their neighbors and the raw materials are provided by the customers. More than half (62%) have never calculated their necessary costs, which limits the accuracy of our data on costs. · **The control of HBW income** Almost half (46%) of the total sample respondents stated that they managed the income earned by HBW together with the other income in their households. However, most (89%) reported that they could spend their HBW income on whatever they wished. This notably high proportion demonstrates that HBW is a significant essential income source for the respondents to gain or expand their economic freedom. The women started HBW to provide support to their family and to expand their economic power (pocket money) to spend money for their own purposes, including education. Education is a common concern among them, as many women are eager to give their children better opportunities for education through the money they earn. · **Multiple burdens**: The women work on HBW while performing other domestic chores, such as meal preparation, cleaning, washing, and bringing water, as well as sending their children to school several times a day. The average working hours for HBW for target FHBWs was 3.7 hours per day. · **Main challenges**: The common challenges of FHBW were insufficient or irregular electricity supply for lighting source, low remuneration, decreasing orders, overburden with other work, and lack of workspace. The most important issues differed by area. · **Economic and psychological benefits**: We found that HBW provides women with the economic benefits of supporting their families and acquiring pocket money and psychological pleasure from feeling happy and proud about working and teaching other women. · **Unaware of HBW rights**: Most total sample (89%) stated that they had never heard about the Home-Based Worker Policy or the Home-Based Worker Act.
6.	Relationships with family members	· **Support from family**: 61% of the total sample indicated they did not receive any support from their family members for HBW. When male family members help with HBW, they tend to help outside the home doing such things as purchasing raw material. · **Objections to women working**: There were three main reasons that family members objected to HBW: (1) women should take care of their families rather than doing HBW, (2) women should not work or go out, and (3) issues with health and/or age. Male participants at the PRA sessions, however, did not display any strong opposition to women working inside the house and receiving training and/or financial services, only to working outside the home.

7.	Group activity	· **Experience of group activities**: 64% of the total sample had experienced group activities, and technical training was the most popular topic in all areas. There was no official female group activity reported in Karachi, although some women taught other women their skills and divided their orders with their students. SRSO organized business development groups in Sukkur. · **Interest in group activities**: 89% of the total sample showed an interest in group activities with neighboring women to learn how to improve their business and/or acquire skills. They wanted to increase their HBW income by 14,862 PKR on average, significantly more than their current incomes.
8.	Financial services access	· **Limited levels of financial literacy**: Almost half of the total sample (51%) stated that they were unaware of any services provided by financial institutions. However, 66% responded that they knew what "interest on a loan" was. In general, those in Maripur were not aware of financial services. · **Limited ownership of mobile phones**: Almost all respondents (97%) reported that there was a mobile phone in their households; however, 29% owned mobile phones of a "normal type," and 13% owned smartphones. Almost half of the respondents (46%) stated that they used text (SMS) on mobile phones, but there was a little use of other IT services. · **Limited use of formal financial products and/or services**: More than half of the respondents (56%) reported that their household did not have any bank accounts. Fifteen respondents (17%) possessed bank accounts. Although loans and savings use was quite high in general, there were gaps in the use of the formal sector. Loans were prevalent among formal financial products and services, whereas formal savings and insurance were not popular among the respondents. Kamaties (a type of ROSCA) are the predominant savings vehicle. · **Significant need for savings services**: Of the range of available financial services, more respondents indicated that they would like to use savings services (42%), than remittances (36%), insurance (30%), or loans (26%). Low-income households are more likely to want to use savings services. Popular purposes for savings services were business expansion, education, preparation for emergencies, business start-up, and marriage.

Appendix 2. Qualification and experience, duties of livelihood improvement officers (tentative title)

Designation: **Project Officer (Directorate of Karachi)**

Qualification: Master's degree or equivalent in social science, business management, gender studies, or in another relevant field

Required Skills and Experience

- A minimum of 6 years of relevant professional experience;
- Good understanding of project implementation, monitoring and reporting;
- Good skills in using office software applications, and online communication platforms, including social media such as Facebook, twitter, WhatsApp and YouTube;
- Fluency in written and oral English, Urdu and Sindhi both;
- Good interpersonal skills and ability to communicate effectively, both orally and in writing;
- Previous experience on social awareness activities is considered as an asset;
- Previous experience with international organizations is considered as an asset.

Duties: Under the supervision of the Project Manager,

<Output 1>

1. Support the Project Manager to organize the Project Management Unit (PMU)
2. Carry out a kick off seminar
3. Facilitate planning the pilot activities
4. Compile the progress report submitted by project officers in Karachi and Sukkur (Project Coordination Committee), and report it to the Project Manager
5. Coordinate with project members and other government organizations to solve the issues required for smooth implementation of pilot project activities
6. Facilitate revising and continuing/expanding the pilot activities
7. Conduct project monitoring and evaluation
8. Facilitate and develop the roll-out plan of the tool kits of WDD, WDFP, and SRSO
9. Participate in the Sindh Women's Economic Empowerment (WEE) Network to exchange knowledge and information

<Output 5>

10. Plan and conduct activities for enhancing formal employment of women in collaboration with other organizations
11. Monitor and assess the activities for enhancing formal employment of women
12. Report the progress of the activities for enhancing formal employment of women to the Project Manager
13. Review and finalize the methodology and contents of activities for enhancing formal employment of women

<Output 6>

14. Collect and stock knowledge and experiences to be reflected in the tool kits to improve livelihood of female home-based workers
15. Develop and disseminate the tool kits to support livelihood of FHBWs based on the experiences of pilot activities in close collaboration with governmental and private organizations.

Designation: **Project Officer (Directorate of Karachi)**

Qualification: Master's degree or equivalent in social science, business management, gender studies, community development, human resource development, or in another relevant field. The priority is given on degree in business management.

Required Skills and Experience

- A minimum of 3 years of relevant professional experience;
- Good understanding of project implementation, monitoring and reporting;
- Good skills in using office software applications, and online communication platforms, including social media;
- Fluency in written and oral English, Urdu and/or Sindhi;
- Good interpersonal skills and ability to communicate effectively, both orally and in writing including external relevant organizations;
- Preference to work in fields;
- Previous experience or preference to talk with or give advice to communities and beneficiaries;
- Previous experience on management and/or operation of business, and training on business development and business consultation is considered as an asset.

Duties: Under the supervision of the Project Manager,

<Output2,3,4>

1. Organize the Project Coordination Committee (PCC)
2. Participate into the training provided by the Project and understand the concept and methods of the tool kits to improve livelihood of female home-based workers
3. Planning the pilot activities in close consultation with the JICA expert team
4. Monitor the pilot activities
5. Report the progress of the pilot activities to the Project Manager
6. Support revising the pilot activities and continuing/expanding the pilot activities
7. Support conducting base-line and end-line survey
8. Visit and collect necessary information useful for livelihood improvement of women to develop information library
9. Establish active linkage and good communication as well as coordinate with external organizations both public and private
10. Link female home-based workers with appropriate external resources whenever necessary
11. Coach and/or mentor female home-based workers in terms of livelihood improvement and business development
12. Accumulate knowledge and experiences to be reflected in the tool kits to improve livelihood of female home-based workers

Designation: **Project Officer (Directorate of Karachi)**

Qualification: Bachelor's degree or equivalent in social science, business management, gender studies, community development, human resource development, or in another relevant field. The priority is given on degree in business management.

Required Skills and Experience

- A minimum of 3 years of relevant professional experience;
- Good understanding of project implementation, monitoring and reporting;
- Good skills in using office software applications, and online communication platforms, including social media;
- Fluency in written and oral English, Urdu and/or Sindhi;
- Good interpersonal skills and ability to communicate effectively, both orally and in writing;
- Preference to work in fields;
- Previous experience or preference to talk with or give advice to communities and beneficiaries;
- Previous experience on management and/or operation of business, and training on business development and business consultation is considered as an asset.

Duties: Under the supervision of the Project Manager,

<Output2,3,4>

1. Coordinate the Project Coordination Committee (PCC)
2. Participate into the training provided by the Project and understand the concept and methods of the tool kits to improve livelihood of female home-based workers
3. Planning the pilot activities in close consultation with the JICA expert team
4. Monitor the pilot activities
5. Report the progress of the pilot activities to the Project Manager
6. Support revising the pilot activities and continuing/expanding the pilot activities
7. Support conducting base-line and end-line survey
8. Visit and collect necessary information useful for livelihood improvement of women to develop information library
9. Establish active linkage and good communication as well as coordinate with external organizations both public and private
10. Link female home-based workers with appropriate external resources whenever necessary
11. Coach and/or mentor female home-based workers in terms of livelihood improvement and business development
12. Accumulate knowledge and experiences to be reflected in the tool kits to improve livelihood of female home-based workers

Designation: **Project Officer (Directorate of Sukkur)**

Qualification: Master's degree or equivalent in social science, business management, gender studies, community development, human resource development, or in another relevant field. The priority is given on degree in business management.

Required Skills and Experience

- A minimum of 3 years of relevant professional experience;
- Good understanding of project implementation, monitoring and reporting;
- Good skills in using office software applications, and online communication platforms, including social media;
- Fluency in written and oral English, Urdu and Sindhi both;
- Good interpersonal skills and ability to communicate effectively, both orally and in writing including external relevant organizations;
- Preference to work in fields;
- Previous experience or preference to talk with or give advice to communities and beneficiaries;
- Previous experience on management and/or operation of business, and training on business development and business consultation is considered as an asset.

Duties: Under the supervision of the Project Manager,

<Output2,3,4>

1. Organize the Project Coordination Committee (PCC)
2. Participate into the training provided by the Project and understand the concept and methods of the tool kits to improve livelihood of female home-based workers
3. Planning the pilot activities in close consultation with the JICA expert team
4. Monitor the pilot activities
5. Report the progress of the pilot activities to the Project Manager
6. Support revising the pilot activities and continuing/expanding the pilot activities
7. Support conducting base-line and end-line survey
8. Visit and collect necessary information useful for livelihood improvement of women to develop information library
9. Establish active linkage and good communication as well as coordinate with external organizations both public and private
10. Link female home-based workers with appropriate external resources whenever necessary
11. Coach and/or mentor female home-based workers in terms of livelihood improvement and business development
12. Accumulate knowledge and experiences to be reflected in the tool kits to improve livelihood of female home-based workers

Designation: **Project Officer (Directorate of Sukkur)**

Qualification: Bachelor's degree or equivalent in social science, business management, gender studies, community development, human resource development, or in another relevant field. The priority is given on degree in business management.

Required Skills and Experience

- A minimum of 3 years of relevant professional experience;
- Good understanding of project implementation, monitoring and reporting;
- Good skills in using office software applications, and online communication platforms, including social media;
- Fluency in written and oral English, Urdu and Sindhi both;
- Good interpersonal skills and ability to communicate effectively, both orally and in writing including external relevant organizations;
- Preference to work in fields;
- Previous experience or preference to talk with or give advice to communities and beneficiaries;
- Previous experience on management and/or operation of business, and training on business development and business consultation is considered as an asset.

Duties: Under the supervision of the Project Manager,

<Output2,3,4>

1. Coordinate the Project Coordination Committee (PCC)
2. Participate into the training provided by the Project and understand the concept and methods of the tool kits to improve livelihood of female home-based workers
3. Planning the pilot activities in close consultation with the JICA expert team
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10. Link female home-based workers with appropriate external resources whenever necessary
11. Coach and/or mentor female home-based workers in terms of livelihood improvement and business development
12. Accumulate knowledge and experiences to be reflected in the tool kits to improve livelihood of female home-based workers

Appendix 5: Minutes of meetings

MINUTES OF MEETING
OF
THE 1ST JOINT COORIDNATING COMMITTEE
ON
PROJECT FOR IMPROVEMENT OF LIVELIHOODS AND WELL-BEING OF FEMALE HOME-BASED WORKERS IN THE INFORMAL ECONOMIC SECTOR IN SINDH PROVINCE

The Project for Improvement of Livelihoods and Well-being of Female Home-Based Workers in the Informal Economic Sector in Sindh Province (hereinafter referred to "the Project") supported by Japan International Cooperation Agency (hereinafter referred to "JICA") officially started in March 2017.

The 1st meeting of Joint Coordinating Committee (hereinafter referred to "JCC") was held on April 13, 2017 for the purpose to introduce overview of the Project, and seek for an agreement on the workplan.

As a result of the meeting, the Pakistan side and Japanese side shared common understanding upon the matters in the documents attached hereto.

Karachi, April 13, 2017

Mr. Mudassir Iqbal
Secretary
Women Development Department

Ms. Chiyo Mamiya
Chief Advisor
Project for Improvement of Livelihoods and
Well-being of Female Home-Based Workers
in the Informal Economic Sector in Sindh Province

I. GENERAL INFORMATION

- **Time:** from 10:00 AM to 12:00 AM, Thursday, April 13th, 2017.
- **Venue:** Conference hall of Sindh Secretariat
- **Chairperson:** Mr. Mudassir Iqbal, Secretary, Women Development Department
- **Meeting Agenda:** Attached in Annex I
- **List of Participants:** Attached in Annex II

II. MAIN CONTENTS

The Secretary of WDD welcomed the participants of JICA HQs Japan, JICA Pakistan Office, and representatives of Labour Department, Education Department, and P&D Department, and the experts. He also gave the background of the project briefly, explained R/D, and MOU signed by between WDD and JICA. He assured his cooperation and supports in the implementation of the project titled, ' Project for improvement of Livelihoods and Well-being of Female Homebased Workers in the Informal Economic Sector in Sindh Province'.

1. Agreement of the workplan (JCC members and PMU)

- Ms. Mamiya, Chief Advisor, made a presentation of the workplan by using the presentation material attached to the minutes. The workplan includes establishment of the implementation structures such as JCC and PMU (Project Management Unit). There was no expression of objections to the workplan among the participants.
- Ms. Shirai, team member in charge of monitoring and evaluation, explained the logical framework of the Project with an overall goal, project purpose, five (5) outputs and activities. Ms Nazia added that PDM is an important document as it provides the logical framework of the Project. PDM will be revised and fixed after the Phase I has completed and the Project framework is agreed in the Phase I of the Project. Caution is needed while agreeing on the collaborating organizations from among public, private & NGOs especially from the point of view of organization's mandate and long term project sustainability. The activities of WDD and collaborating organizations and indicators agreed under the PDM will be used as benchmark for evaluating the project achievement during the project implementation phase as well as 3 years after the project completion. Policy and organizational mandate relevance, effectiveness/impact of activities on intended beneficiaries, organization's capacity & resources secured for continuity & sustainability of the project outcomes/achievements etc. are the standard evaluation criteria applied for all projects. Ms Shirai also mentioned that the Project will be evaluated jointly by the project & WDD during the implementation phase. Ms Nazia added that during the project implementation internal evaluation is carried out; however, the third party and external project evaluation will also take place 3 years after the completion of the Project. Therefore, while revising the PDM all aspects highlighted above should also be considered.

2. **Presentation of Dr. Sugawara**

- Dr. Sugawara, senior advisor of JICA headquarter, remined participants of a value of the Project that is aligned to SDG's core message: "leave no one behind", in that the Project targets female home-based workers who are invisible and economically disadvantaged.
- Dr. Sugawara made a presentation about the graduation approach that aims at transitioning the level of poverty of extreme poor into sustainable livelihoods by a combination of five (5) essential interventions.

3. **Discussion on the project framework**

- Ms. Abida Lodhi, Additional Secretary WDD, asked the reason that the Project conducts several surveys frequently. Chief Advisor explained that each has different objectives and survey targets.
- Ms. Abida Lodhi asked why the Project duration has to be five years; it seems like a longer duration; maybe one or two years are sufficient to implement the Project? Ms. Nazia responded that: a) Phase I is for detailed research and planning to conceptualize and agree on the project scope, project sites for pilot activities, selection of partner organizations etc.; b) first two years of the Phase II are to test the feasibility and relevance of the project concept agreed through Phase I, which is referred as piloting &/or pilot activities in JICA's Technical cooperation projects. Through the piloting, we will know what works on ground and what does not work and learn from the piloting process to revise, modify and eventually come up with a more suitable and successful model through which well-being and livelihood improvement of FHBWs could be ensured. Many organizations are doing similar activities but we have not seen the wide scale success. Our task would be to come up with a model that is successful and for that we need to test our project concept on ground through piloting activities and modify it accordingly; and c) The last two years of the Project are intended to scale up or replicate the model that has been piloted and tested through the past two years. That is why five years would be necessary. Additional Secretary accepted the explanation confirming her understanding and agreed to five-years project duration.

- Mr. Mudassir Iqbal, Secretary WDD, asked what roles the school education department will play for the Project. In response to his question, Ms. Nazia shared JICA Pakistan Office's idea to create synergies between WDD & School Education Department as follows: JICA Pakistan office already has a literacy project with School Education Department (SED) and now starting the Project with WDD. WDD's FHBWs project has a component on Life Skills Management (LM) and it is generally understood that FHBWs are not literate. LM is defined & understood differently by different people and organizations. Some common topics are like literacy, health education, rights based information, cost estimation etc. One possibility of collaboration is that once the survey results are available and if they suggest that literacy is prominent needs among FHBWs, then WDD project team should coordinate with SED's literacy project team for customization of their Adult Literacy curriculum and teaching learning material in accordance with the

occupational interest of FHBWs. The FHBWs literacy curriculum & teaching learning material could be then used for making FHBWs literate not only in the pilot sites but also in other parts/districts of Sindh as well as in other provinces and areas of the Federal government. However, if the research/surveys in Phase I suggests other topics have stronger needs that the WDD's FHBWs project can develop a custom-made training module for FHBWs accordingly and should avoid duplication of activities and contents covered under the WDD literacy project.

- Ms. Saba of the planning and development department asked if the Project will target other products besides handicrafts, and noted that there are many other products such as art products that need market access. In reply to her question, Chief Advisor explained that in the beginning periods of Phase 2, the Project will target only handicraft because the category is familiar to WDD and has higher possibility to make the pilot activities successfully. She added, however, that the Project would expand categories of target products in the later stages of Phase 2 after making a success model.
- Mr. Nasir Mansoor from Home Based Women Workers Federation suggested that the Project should work on social security issues to create more benefits for female home-based workers in collaboration with the labour department as the home-based workers' bill is to be approved by the assembly. He suggested the labour department should share data of 1,000 home-based workers from the bangle industry in Hyderabad with the Project[1]. Chief Adviser agreed on his suggestions, and showed her willingness to work with the labour department for legislation of the female home-based workers, as well as Home Based Women Workers Federation to teach the target women about their labour right as part of training on life management.

4. Remarks of JICA mission

- Ms. Okumoto from JICA headquarter made a remark about the position of JICA technical cooperation project by emphasizing on ownership by WDD for sustainability of the Project. She noted that the Project is implemented to support initiative of WDD technically and financially based on the official request of the Sindh government. She noted that in that regard, the Project will enhance capacity of WDD so that the department can continue the activities after project completion. In response, concluding remarks were given by the Secretary of Women Development Department Sindh, Mr. Mudassir Iqbal. In the last, he also assured on behalf of WDD to the JICA team for extending all possible assistance and support for the implementation of the Project. He has also assured for the sustainability of the Project after completion.

[1] The data has already been provided by Mr. Mr. GulfamNari Memon, joint director of labour department with the project team.

The meeting was ended with the word of appreciation by the Chair at 12:00.

Attachment:

- Presentation for the workplan

[End]

Annex I: Meeting Agenda

Project for Improvement of Livelihoods and Well-being of Female Home-Based Workers in the Informal Economic Sector in Sindh Province

Agenda of the 1st Joint Coordination Committee (JCC)

1. Date: 13 April (Thu), 2017
2. Time: 10:00 – 12:00
3. Venue: Committee room at WDD
4. Objectives:

Joint Coordinating Committee (hereinafter referred to as "JCC") chaired by Women Development Department (WDD) is established to achieve the following objectives:

- To facilitate inter-organizational coordination for the Project,
- To reach a consensus on important concepts of the Project, approve an annual work plan, revise PDM (Project Design Matrix) /PO (Plan of Operation), and exchange opinions on major issues that arise during the implementation of the Project.

5. Agenda:

Time	Item	Presenter
10:00-10:05	Opening Remarks	- Secretary, WDD
10:05-10:35	Explanation of "Work Plan" of the Project	- Chief Advisor, JICA expert team
10:35-11:05	Introduction of PDM	- JICA expert team
11:05-11:25	Presentation of mission from JICA HQ	- Dr. Suzuka Sugawara, Senior Advisor JICA Head Quarter
11:25-11:55	Discussion	- Participants
11:55-12:00	Closing Remarks	- JICA representative

Annex II: List of Participants

No	Organization	Name	Designation
1	JICA HQ	Dr. Suzuka Sugawara	Senior Advisor
2	JICA HQ	Ms. Yasuyo Okumoto	
3	JICA Pakistan Office	Ms. Tomoko Fujikawa	
4	JICA Pakistan Office	Ms. Nazia Seher	
5	WDD	Mr. Mudassir Iqbal	Secretary
6	WDD	Ms. Abida Lodhi	Additional Secretary
7	WDD	Ms. Mussarat Jabeen	Director, Project Manager
8	WDD	Mr. Qazi Abid	Section Officer
9	Labor department	Mr. GulfamNari Memon	
10	Planning & Development department	Ms. Saba Hussein	
11	School education department	Mr. Zahoor M Qazi	
12	Home Based Women Workers Federation as Observer	Mr. Nasir Mansoor	
13	Project team	Ms. Chiyo Mamiya	Chief Advisor / Inter-organizational collaboration 1
14	Project team	Ms. Hiroko Matuki	Deputy Chief Advisor / Inter-organizational collaboration 2
15	Project team	Ms. Kazuko Shirai	Monitoring and Evaluation
16	Project team	Ms. Yoshiko Honda	Supply and Value Chains 1/Financial Services Access
17	Project team	Ms. Noriko Hara	Life Management Capacity Development
18	Project team	Ms. Kiyoko Sandambatake	Project Coordinator/Assistant for Inter-organizational collaboration
19	Project team	Dr. Abdul Hafeez Shaikh	General Coordinator
20	Project team	Mr. Hamid Ali	Project Assistant

MINUTES OF MEETING
OF
THE 2nd JOINT COORIDNATING COMMITTEE
ON
PROJECT FOR IMPROVEMENT OF LIVELIHOODS AND WELL-BEING OF FEMALE HOME-BASED WORKERS IN THE INFORMAL ECONOMIC SECTOR IN SINDH PROVINCE

The Project for Improvement of Livelihoods and Well-being of Female Home-Based Workers in the Informal Economic Sector in Sindh Province (hereinafter referred to "the Project") supported by Japan International Cooperation Agency (hereinafter referred to "JICA") officially started in March, 2017.

The 2nd meeting of Joint Coordinating Committee (hereinafter referred to "JCC") was held on August 8, 2017 for the purpose to confirm selection of partner organizations and pilot areas.

As a result of the meeting, the Pakistan side and Japanese side shared common understanding upon the matters in the documents attached hereto.

Karachi, August 8, 2017

Mr. Mudassir Iqbal
Secretary
Women Development Department

Ms. Chiyo Mamiya
Chief Advisor
Project for Improvement of Livelihoods and
Well-being of Female Home-Based Workers
in the Informal Economic Sector in Sindh Province

I. GENERAL INFORMATION

- **Time:** from 10:15 AM to 12:05 AM, Tuesday, August 8th, 2017.
- **Venue:** Committee room of Women Development Department, Sindh Secretariat
- **Chairperson:** Mr. Mudassir Iqbal, Secretary, Women Development Department
- **Meeting Agenda:** Attached in Annex I
- **List of Participants:** Attached in Annex II

II. MAIN CONTENTS

The Secretary of WDD welcomed the participants of JICA Pakistan Office, and representatives of Labour Department, Education Department, UN women, Home Based Women Workers Federation, and the experts. He showed his appreciation for efforts the expert team made during the period to select partner organizations. He expressed his satisfaction of the project's making progress as scheduled.

1. Selection of partner organizations

- Ms. Mamiya Chief Advisor, made a presentation on selection of partner organizations by using the presentation material attached to the minutes. She explained that the project has selected WDFP (Women Development Foundation Pakistan) and SRSO (Sindh Rural Support Organization) among four organizations that the team evaluated.

- Mr. Qazi asked Ms. Mamiya a reason of not selecting TCF (The Citizen Foundation).
- Ms. Mamiya responded that JICA HQ had decided to select two organizations, and the project team narrowed down to these two organizations so that the project could make two different models: one in urban and another in rural area. She explained that TCF has a specialized system of producing uniforms, which could not be replicated easily, although it has a higher capacity than WDFP.

- Mr. Qazi asked Ms. Mamiya if the project could support only a limited number of districts surrounding Sukkur.
- Ms. Mamiya replied that the project will focus on a limited number of districts in the first several years of intervention for efficiency of the activities, but the project expects SRSO to expand the similar activities into other areas later on, as they are covering 16 districts in Sindh.

- Ms. Mussarat raised her concern on how the project could support or enhance SRSO, an organization that is already doing better than others and what is it that the project could gain by working with them, as SRSO has a long history of implementing various activities with a robust capacity in terms of financial assistance and training through master trainers and social women mobilizers.
- Ms. Mamiya showed her understanding on her concerns, and explained that the project has selected SRSO because it has a strong sustainability to continue the activities, and they have also need of

support on marketing and business expansion. She added that the project could learn a method of intervention in communities from SRSO, which can be replicated by other NGOs.

- Ms. Nazia picking up on the discussion and comments made by Ms Mussarat (such as that SRSO is a good organization with a lot of good work at the field, however, is selling their products through contacts but do not have a marketing strategy or proper supply value chain etc.), added that it seems that though SRSO is doing good work, it still needs support in the areas identified by the project such as marketing. It seems that at this moment SRSO's marketing strategy is more network driven and not market/demand driven. Therefore, there is a need to improve SRSO's supply & value chain including demand driven marketing strategy through project inputs. Once, SRSO has a good and demand driven supply & value chain it can perhaps easily replicate the same strategy in all 16 districts where SRSO is working. Similarly, SRSO, under the guidance and direction from WDD, can also share their knowledge and experience acquired through the project with other similar organizations who do not have a sound and demand driven supply & value chain and that's how most FHBWs can benefit not only from SRSO's support but also from other NGOs support trained by SRSO.. The explanation was accepted by the participants.

- Ms. Mussarat suggested to select those female home-based workers as intended beneficiaries that have not yet benefited by SRSO's ongoing and/or past training or activities so that the project could contribute to the capacity development of those FHBWs who are in dire need of such support. She also shared that WDD will hire several skilled staff with PC1 budget, and the project should also train them in relevant skills so that the acquired capacity could be institutionalized and utilized after the project.

- Ms. Mehwish of UN Women endorsed the project strategy to train SRSO as a master trainer organization and then utilize the master trainer organization for training of other organizations as was explained by Ms. Nazia in her explanation on the selection of SRSO as reflected above. She also added that when the project trains the organizations, it is better to also train WDD staff so that WDD capacity could also be enhanced in relevant areas and strategies. Ms. Nazia added that as the project is currently under the planning phase, therefore, several ideas are under discussion including the one shared by Ms Mehvish, i.e., to train WDD staff. In addition to this, one idea is to develop a database for WDD with information in terms of who is doing what and where that maybe relevant and useful information for FHBWs. The database could be managed in each regional office of WDD so that WDD could link them with relevant organizations. WDD regional staff can share this information with FHBWs through seminars, workshops or in simple counselling sessions at WDD staff regional office, she then invited comments from the participants on this idea. Ms Mehvish strongly endorsed this idea and shared that UN Women is also thinking on similar lines and perhaps one possibility is that JICA and UN Women can collaborate with WDD regarding this activity. Ms. Nazia welcomed the suggestion and suggested that the project team may follow up with UN Women

on this matter as both ae working with WDD and based in Karachi.

- Ms. Mehwish asked Ms. Mamiya how the project would achieve Output1 and 2 (capacity development of WDD) through implementing pilot activities.
- Ms. Mamiya replied that the project will enhance their capacity of coordination and monitoring in the pilot activities at the beginning period of the project, which enable WDD to be an information and resource center for FHBWs in the future.

- Ms. Mehwich said that UN Women can collaborate the work for WDD, as it has a similar network currently in Hyderabad at present as pilot, and intends to expand other areas, which could be incorporated in the database of WDD.
- Mr. Farruukh of labour department also agreed that they can share their MIS data of registrations including 6000 home-based workers in other industries.

2. Unconventional sector of female home-based workers

- Ms Nazia shared with the participants that the work with NGOs selected as partner organizations would be with FHBWs who are mainly involved in stitching, embroidery, cutting etc., which are conventional skills but that is also the fact as many FHBWs are concentrated in this area. However, it would be also good to know if there is scope for intervention in unconventional areas. She also invited suggestions for identification of unconventional areas/sectors/trades for support of FHBWs based on participant's respective knowledge and experience. The request was responded by participants as follows:
- Mr. Zahoor of school education department said that many women are coming to their adult literacy centres, so the project can target these women. Their main categories of works are handicraft/embroidery and agriculture.
- Mr. Farruukh of labour department mentioned that there is an industry of handmade carpet in Karachi (Korangi, Orangi), Tarparkhar, and Mirpurkhas.
- Ms. Mehwich of UN women shared that "green industry/jobs" have emerged as new areas of jobs for women, and she explained that there are two options: 1) to train home-based workers on repair of solar panels in rural areas, which is now supported by UNIDO and ILO, 2) to train them to the point that they can transit to formal sector.
- Ms. Mehwich said that date industry and basket making are popular in north area of Sindh. She mentioned that she will share a list of industries that was made with ILO.
- Other products pointed by the participants were shoes, jewellery, gardening at home, cake/biscuit making and online selling. UN women supported women bakery and their outlets.
- Ms Nazia inquired about the scope of fishery and role of FHBWs in fishery sector. Participants informed that FHBWs are not involved in this sector as the fish/prawns cleaning work done by women in fisher sector is done outside their homes. It was concluded that there is not much scope

for FHBWs in fishery sector also because it requires heavy and expensive equipment (such as deep freezer etc) and FHBWs cannot afford that.

3. Definition of home-based worker

- Taking the opportunity where one participant mentioned about the approved HBWs policy, Ms Nazia inquired whether all participating organizations are using the HBWs definition given in the HBWs policy or some other definition of HBWs is also in use. Ms Mehvish explained that UN Women is using same definition. Though the definition recognises HBWs whether they work at their own house or at another place other than employer place, it does not necessarily mean that the project interventions should also be intended to keep the HBWs restricted within their houses. From sustainability and long term positive impact, project interventions should be designed in such a manner that HBWs are graduated from home based work and are integrated in the formal economy. The suggestion was endorsed by other participants also.
- Ms. Zehra of Home Based Women Workers Federation explained that workers of agriculture and fishery have been included in "Industrial Relation Act (IRA)" and there is discussion to include home-based workers as well.
- Ms. Nazia suggested that the project should have a flexibility of the definition, not stick to a rigid framework of home-based workers at the planning stage.

4. Work Schedule

- Ms. Mamiya explained work schedule until the next JCC.
- Ms. Zehra pointed out that the survey of JICA Pakistan office should have a question on sustainability.

5. Closing remarks

- Mr. Mudassir Iqbal, secretary WDD, requested all members to continue coordination in order to complete the tasks. He asked the labour department to share the data that they have regarding FHBWs.
- Mr. Mudassir also requested the labour department and school education department to appoint focal persons to coordinate with the project.

The meeting was ended with the word of appreciation by the Chair at 12:05.

Attachment:

- Presentation for the second Joint Coordination Committee (JCC)

[End]

Annex I: Meeting Agenda

Project for Improvement of Livelihoods and Well-being of Female Home-Based Workers in the Informal Economic Sector in Sindh Province

Agenda of the 2nd Joint Coordination Committee (JCC)

1. Date: 8 August (Tue), 2017
2. Time: 10:00 – 11:35
3. Venue: Committee room at WDD
4. Objective:
   - To reach a consensus on selection of partner organizations and pilot areas

5. Agenda:

Time	Item	Presenter
10:00-10:05	Opening Remarks	- Secretary, WDD
10:05-11:00	Explanation of selection of partner organizations and pilot areas	- Chief Advisor, JICA expert team
11:00-11:20	Discussion	- Participants
11:20-11:30	Explanation of activity plan of the Project until the next JCC	- Chief Advisor, JICA expert team
11:30-11:35	Closing Remarks	- JICA representative

Annex II: List of Attendant

No	Organization	Name	Designation
1	JICA Pakistan Office	Ms Mayo Nakamura	
2	JICA Pakistan Office	Ms Nazia Seher	
3	WDD	Mr Mudassir Iqbal	Secretary
4	WDD	Ms Abida Lodhi	Additional Secretary
5	WDD	Ms Mussarat Jabeen	Director, Project Manager
6	WDD	Mr Qazi Abid	Section Officer
7	Labor Department	Mr Farrukh Zaidi	Joint Director
8	Non Formal Education	Mr Muhammad Alam Thaheem	Director
9	School Education Department	Mr Zahoor M. Qazi	
10	Home Based Women Workers Federation as Observer	Ms Zehra Kahn	
11	UN Women	Ms Mehwish Maria	Programme Officer Sindh
12	Project team	Ms Chiyo Mamiya	Chief Advisor / Inter-organizational collaboration 1
13	Project team	Ms Hiroko Matsuki	Deputy Chief Advisor / Inter-organizational collaboration 2
14	Project team	Ms Kazuko Shirai	Monitoring and Evaluation
15	Project team	Ms Yoshiko Honda	Supply and Value Chains 1/Financial Services Access
16	Project team	Ms Noriko Hara	Life Management Capacity Development
17	Project team	Dr Abdul Hafeez Shaikh	General Coordinator
18	Project team	Mr Hamid Ali	Project Assistant

MINUTES OF MEETING
OF
THE 3rd JOINT COORIDNATING COMMITTEE
ON
PROJECT FOR IMPROVEMENT OF LIVELIHOODS AND WELL-BEING OF FEMALE HOME-BASED WORKERS IN THE INFORMAL ECONOMIC SECTOR IN SINDH PROVINCE

The Project for Improvement of Livelihoods and Well-being of Female Home-Based Workers in the Informal Economic Sector in Sindh Province (hereinafter referred to "the Project") supported by Japan International Cooperation Agency (hereinafter referred to "JICA") officially started in March 2017.

The 3rd meeting of Joint Coordinating Committee (hereinafter referred to "JCC") was held on February 23, 2018 for the purpose to confirm finalized project framework and activity plans.

As a result of the meeting, the Pakistan side and Japanese side shared common understanding upon the matters in the documents attached hereto.

Karachi, February 23, 2018

Mr. Haroon Ahmed Khan
Secretary
Women Development Department

Ms. Chiyo Mamiya
Chief Advisor
Project for Improvement of Livelihoods and
Well-being of Female Home-Based Workers
in the Informal Economic Sector in Sindh Province

I. GENERAL INFORMATION

- **Time:** from 10:20 AM to 11:45 AM, Friday, February 23, 2018.
- **Venue:** Meeting room at Sindh Secretariat
- **Chairperson:** Mr. Haroon Ahmed Khan, Secretary, Women Development Department
- **Meeting Agenda:** Attached in Annex I
- **List of Participants:** Attached in Annex II

II. MAIN CONTENTS

The meeting started with words of Secretary WDD to welcome participants.

1. Finalized project framework and activity plans

- Ms. Mamiya Chief Advisor, made a presentation on 1) progress after the second JCC, 2) finalized project framework and 3) activity plans by using the presentation material attached to the minutes.

2. Guiding principles

- Ms. Sugawara explained guiding principles called "SPIN". SPIN means 1) "S": to take a step-wise approach, 2) "P": to seek public-private partnership, and 3) "IN": to invest in future.

3. Discussion

(Selection of the partner organizations)

- Ms. Sarawat Sultana from P&D asked what criteria the Project used for selection of NGOs. Ms. Mamiya explained about the process and criteria to narrow down to the two organizations.
- Ms. Sarawat asked the reason that the Project did not select Hyderabad. Ms. Mamiya replied that Sindh Development Society (SDS) based in Hyderabad was shortlisted, but it did not meet criteria set by the Project. Ms. Abida added that the Project did not select districts geographically, but organizations by focusing their eligibilities to join in the Project.

(Name of the tool kits)

- WDD Secretary said that we should change the title of the "tool kits", because it is misleading to use this name and it brings misunderstanding among stakeholders.
- Ms. Sadaffe proposed to replace the name with "handbook for improving women economic empowerment". Secretary replied that the tool kits is more like guideline. The participants agreed to continue discussion on how we should call the tool kits, and at present we call it "tool kits" as a tentative name.

(Fairness)

- Ms. Abida remarked that from institutional aspect, we should treat the partner organizations equally. The organization having less capabilities should be given more supports. The Project should ask WDFP to increase the number of beneficiaries by providing more inputs.
- Ms. Sadaffe said that even though 50 individual women have low skill level in Karachi, impacts

would be bigger if the Project success with 60% of them.

- Ms. Sugawara explained the following three points:
  (1) For ensuring sustainability, SRSO shows their commitment to retain staff to be financed by the Project after the period of cooperation (two and half years), while WDFP cannot commit to keep staff. The Project, however, support WDFP for four years.
  (2) The Project will draft the first version of materials with SRSO in the first year, which needs more inputs, while the Project will only modify it with WDFP.
  (3) The Project team had a series of discussion with SRSO and WDFP, in which they requested what would be needed for the pilot activities. The Project did not propose the number of human resource, but tried to accommodate their proposal. It is not unfair treatment.
- Secretary WDD supplemented to statement of Ms. Abida by saying that SRSO has already successful cases of FHBWs, therefore, the Project should target women who have not successes.
- Ms. Nazia explained that there are differences in nature of scopes and capacities of collaboration for achieving results at each of the organizations.

(Transparency)

- Ms. Abida noted that both WDD and the Project team agreed to ensure transparency on matters of the Project through necessary processes.
- Ms. Nazia said that the Project would come under the policy and procedure of WDD. JICA asks WDD to share knowledge on these matters and lead the Project.
- Ms. Abida responded that JCC is a very important opportunity to exchange opinions and feelings.

(Other)

- Ms. Nagina Junero from labour department said that she would support the Project in training, as she has experience of providing training on labour issues, which will be beneficial for FHBWs.

4. Way forward

- Ms. Yokota explained a procedure to be taken for launching Phase2 by saying that M/M (on amendment of R/D) will be signed by April, and an approval of JICA Headquarter on implementation plan will be made around June and July.
- Ms. Abida replied that WDD would wait for an approval of the official document at JICA side.

The meeting was ended with word of appreciation by the Chairperson at 11:45.

Attachment:

- Presentation for the third Joint Coordination Committee (JCC)
- Presentation titled "Are we SPINNING rightly?"

[End]

Annex I: Meeting Agenda

Project for Improvement of Livelihoods and Well-being of Female Home-Based Workers in the Informal Economic Sector in Sindh Province

Agenda of the 3rd Joint Coordination Committee (JCC)

1. Date: 23 February (Friday), 2018
2. Time: 10:00 – 11:45
3. Venue: Meeting room at Sindh Secretariat
4. Objective:
   - To reach a consensus on revised Project Design Matrix(PDM) and Plan of Operation(PO)

5. Agenda:

Time	Item	Presenter
10:00-10:05	Opening Remarks	- Secretary, WDD
10:05-10:10	Self-introduction of participants	- All
10:10-10:30	Progress made after the second JCC	- Chief Advisor, JICA expert team
10:30-11:10	Explanation of the finalized project framework, and activities	- Chief Advisor, JICA expert team - JICA headquarter - WDD
11:10-11:30	Discussion	- Participants
11:30-11:40	Way forward	- JICA headquarter
11:40-11:45	Closing Remarks	- JICA representative

Annex II: List of Attendant

No	Organization	Name	Designation
1	JICA	Ms. Chieko Yokota	
2	JICA	Ms. Suzuka Sugawara	
3	JICA Pakistan Office	Ms. Mayo Nakamura	
4	JICA Pakistan Office	Ms. Nazia Seher	
5	WDD	Mr. Haroon Ahmed Khan	Secretary
6	WDD	Ms. Abida Lodhi	Additional Secretary
7	WDD	Ms. Mussarat Jabeen	Director, Project Manager
8	WDD	Mr. Qazi Abid	Section Officer
9	Planning and Development Department	Ms. Sarawat Sultana	
10	Labor Department	Mrs. Nagina Junejo	Jointo Director
11	Non Formal Education	Mr. Ikramullah	Deputy Director
12	Education and literacy depeartment	Ms. Aziz Fatima	Additional Secretary
13	Non Formal Education	Mr. Nadeem	Deputy Secretary
14	Home Based Women Workers Federation as Observer	Ms. Zehra Kahn	
15	Project team	Ms. Chiyo Mamiya	Chief Advisor / Inter-organizational collaboration 1
16	Project team	Ms. Hiroko Matsuki	Deputy Chief Advisor / Inter-organizational collaboration 2
17	Project team	Ms. Kazuko Shirai	Monitoring and Evaluation
18	Project team	Ms. Kiyoko Sandambatake	Assistant for Inter-organizational collaboration / Project Coordinator
19	Project team	Ms. Sadaffe Abid	Project Formulation Advisor
20	Project team	Dr. Abdul Hafeez Shaikh	General Coordinator
21	Project team	Mr. Hamid Ali	Project Assistant

Appendix 6: Draft PC-1

GOVERNMENT OF SINDH

WOMEN DEVELOPMENT DEPARTMENT

For

Project for Improvement of Livelihoods and Well-being of Female Home Based Workers in the Informal Economic Sector in Sindh Province

(ADP. NO###)

<DRAFT as of March 31, 2018>

PREPARED AND SUBMITTED

BY

WOMEN DEVELOPMENT DEPARTMENT
GOVERNMENT OF SINDH
KARACHI

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Annex 1 The project location map
Annex 2 Diagram of the project framework
Annex 3 Record of Discussions (R/D) signed on 22nd November 2016
Annex 4 Minutes of Meeting signed on 23 February 2018
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Annex 6 Project Completion Report of Phase 1
Annex 7 Memorandum of Cooperation (MOC)
Annex 8 Project Design Matrix (PDM)
Annex 9 Plan of Operation (PO)
Annex 10 Qualification and experience, and the duties

Code Number for Project
(To be filled in by Planning & Development Department)

PROJECT DIGEST

1. Name of Project	Project for Improvement of Livelihoods and Well-being of Female Home Based Workers in the Informal Economic Sector in Sindh Province (ADP. NO 2472)
2. Location of Project	Karachi, Sukkur and its adjacent districts in Sindh Province The project location map is attached in Annex1.
3. Authorities responsible	
i. Sponsoring	Government of Sindh, and Japan International Cooperation Agency (JICA).
ii. Execution	Women Development Department, Government of Sindh
iii. Operation and maintenance	Women Development Department, Government of Sindh Directorate of Women Development, Government of Sindh, and Japan International Cooperation Agency (JICA).
iv. Concerned Federal Ministry	N/A
4. Plan Provision	
If the Project is included in the current Five Year Plan, specify actual allocation.	Included in the ADP ### at S.NO 2472 with an allocation of Rs *** million i. *Rs.****** by JICA* *ii Rs. *****by the Government of Sindh* *Total Rs.* ******
If not included in the current Plan, what warrant its inclusion, how is it now proposed to be accommodated	N/A
If the project is proposed to be financed out of block provision for a programme, indicate:	The Project is to be funded through Development Budget of Provincial Government and Japan International Cooperation Agency (JICA).

5. Project objectives and its relationship with sectoral objectives

The objectives of the sector /sub-sector as indicated in the medium term/five year plan be reproduced.

Indicate objectives of the project and develop a linkage between the proposed project and the sector.

<Long-term objectives>

The grand objective of the Project is to improve livelihood and well-being of female home-based workers (hereinafter called "FHBW") in whole areas of Sindh province with economic empowerment of women, thereby they could contribute to alleviation of poverty and economic development in Sindh.

<Short-term objectives>

In order to attain the grand objective, the Project will develop the livelihood improvement knowledge and tool kit (hereinafter called "tool kit"), and promote application of the tool kit through private public partnership. The Project purpose is defined as follow:

Project Purpose
Application of the tool kit developed through public-private partnership (PPP) to improve livelihoods of FHBW households is promoted.

The Project intends to produce the following outputs:

1. To enhance capacity of WDD in promoting the tool kit to improve livelihoods of FHBW households through PPP;
2. To improve capacity of target FHBW households in life management skills;
3. To improve capacity of target FHBW households to access to financial services;
4. To make Target FHBWs acquire knowledge and skills necessary for income generation;
5. To sensitize importance of promotion of female employment in the formal sector;
6. To develop the tool kit based on the Outputs 2 to 5.

The Project will achieve the project purpose through producing these outputs during the project period. WDD and other stakeholders are expected to increase the number of FHBW households who receive some of the services explained in the livelihood improvement knowledge and tool kit (the tool kit) by disseminating the tool kit after completion of the Project.

Please refer to Annex2 for diagram of the project framework.

<Relationship with sectoral objectives>

Women Development Department (hereinafter called "WDD") of Sindh Government is responsible for addressing all issues pertaining to women development and empowerment in the province, particularly those issues where there is huge gap and no other government departments are taking interest or initiatives for addressing those gaps. WDD has following visions:

(1) Safeguarding Women's Rights
(2) Women Empowerment and Gender Equality
(3) Introduction of new legislative framework where and when required
(4) Women access to Economic Resources and Employment
(5) Expansion of opportunities to improve socio-politico-economic status of women with special focus on rural areas
(6) Ensure their active participation at all levels

The Project will directly address all visions of WDD except the item (3), as the Project enhances economic empowerment of FHBWs through developing their capacities of life management, financial access and income generation. The Project will be implemented in both urban and rural areas so that the Project can serve divergent segments of females. The Project also promotes formal employment by enhancing social awareness targeting not only women but also their family members and employers, which will lead to safeguarding women's right as well as make a great stride to realization of gender equality.

The Five-Year Plan for 2018-2023 of WDD includes the Project (S#9: Project for Improvement of Livelihoods and Well-being of Female Home Based Workers (JICA)).

6. Description and Justification of Project

6.1 Background of the Project

On the request of Women Development Department Government of Sindh, JICA sent a mission team for formulation of the project scope in September 2015 and December 2016. Based on discussions made by JICA mission and WDD, the draft Record of Discussions (R/D), which is the official document confirming the project scope, activities, inputs & timelines to be followed, was agreed and signed. The R/D has been finalized (there is no major change in the R/D that was agreed as draft), and singed on 22nd November 2016 in the office of Additional Chief Secretary. (Annex3)

As per the requirements agreed with JICA, the Women Development Department has included the scheme at ADP Serial No. ### namely "Project for improvement of livelihood and well-being of female Home-Based Workers (FHBWs), JICA with an allocation of Rs. ### million in the ADP ###.

As agreed in the R/D, the Project has been implemented by using JICA's two-step project planning approach. During Phase 1 (1st year), a series of detailed planning exercises/survey was undertaken to finalize the scope of activities to be implemented through Phase 2 (remaining 4 years). Since Phase 1 started in March 2017, the Project has carried out the field survey to understand the current situation of FHBWs, and also has identified target areas and appropriate approaches of pilot activities to be carried out together with selected partner organizations. Based on results of those activities and series of discussions with WDD and other relevant stakeholders, the outline of the Project is finalized. Both WDD and JICA agreed on the finalized project framework. (Annex4)

The original PDM focused on improvement of livelihood and well-being of FHBWs of the target areas as the Project purpose, whereas the finalized PDM aims for promotion of application of tentatively referred to as 'Knowledge and tools kit for the improvement of livelihood of FHBWs', which will be formulated based on pilot activities through four dimensions; i) life skill management, ii) financial access improvement, iii) income generation, and iv) promotion of formal employment. Improvement of livelihood and well-being of target FHBWs will be monitored and validated through the course of pilot activities. It will be revisited in the later stage how to

conceptualize and phrase the end product of the Project, instead of 'Knowledge and tools kit'.

Minutes of Meeting (M/M) for amendment of the R/D was signed by Chief Representative of JICA Pakistan Office, Secretary WDD, Chairman Planning and Development Board and Joint Secretary (Japan) Economic Affairs Division *on date/Month.* (Annex5)

6.2 Justification

Describe the project and indicate existing physical facilities in the area and justify the establishment of the project.

<Relevance to development needs>

The Project is in line with development needs of women, especially female home-based workers including women artisans, women entrepreneurs and skill women in Sindh province, who face various challenges to participate in economic activities and improve their livelihood and well-being. The Project will address their needs by intervening in mainly four thematic areas: 1) capacity improvement of life management, 2) capacity improvement of financial access, 3) skill development of income generation, and 4) sensitization of female formal employment.

- **Limited labor participation of women (formal/informal sector)**

  The labor participation of women in Sindh province is significantly limited with a huge gender disparity, as the labor participation rate of women was 13.5% (rural 21.7%, urban 6.2%), whereas the labor participation rate of men was 69.2% (rural 72.5%, urban 66.1%) in Sindh province, according to the Labor Force Survey of 2014/15.

  The volume of female labor force was only 2.12 million among the total labor force of 14.31 million in Sindh. Among the female labor force, the employed female population was 1.89 million. The employed females in Sindh are distributed: agriculture (76%), formal non-agriculture (8%), and informal non-agriculture (16%). As data shows, the percentage of women who work in the formal sector is quite small, and the informal sector has relatively larger share of the employed women.

  Women face several constraints to enter the formal sector of employment. The common bottlenecks are lack of safe transportation, insufficient working environment for women, unfair working condition, limited participation in labor unions, and lack of understanding of family members.

- **Overview of HBWs and common needs**

  Female workers are mostly home-based workers in the informal sector. However, it is extremely difficult to know the precise situation of home-based workers. There is no category for HBW in the labor force survey and national census. Therefore, following figures are the estimated data.

  According to ILO (2011)[1], the number of HBWs in Pakistan in 2008/09 is 1.62 million people, and approximately 70% (1.13 million) are women. The urban share of HBWs is 37.7%, and the rural has 62.2% as of 2008/9. The ILO report estimated that 8.2% of the total HBWs reside in Sindh.

  HBWs do not have a clear employment relationship with employers and do not appear in the statistics distinctly. Since they work from home, it is difficult to know their actual work conditions. Because of this, they face the problems such as 1) unstable and unfair wage, 2) poor working environment and health problems, 3) low productivity, 4) low negotiation power because of lack of organization, 5) limited access to the necessary financial services and trainings, and 6) no access to insurance against accidents/illness and basic social security. (source: basic planning survey of JICA)

  Economic participation is a gateway to developing or enhancing skills, accessing resources, exercising rights and capabilities. Thus, in order to protect the rights of women as workers and improve the income-generating opportunities in the long term, it is important to improve the working situation of FHBWs, who are the main labor force in the non-agricultural sector, as well as promote female employment in the formal sector so that women could contribute to household economy and economic development in Sindh.

- **Development needs of the target FHBWs**

  Phase 1 of the Project conducted a filed survey targeting the selected areas (Karachi and Sukkur), where Phase 2 will intervene in. The sample size was 90 in total. (Please see attachment 4 “Report of the Field Survey” of Annex6: Project Completion Report). The survey revealed development needs of the target FHBWs particularly as follow:

[1] ILO (2011) Searching for the Invisible Workers: A Statistical Study of Home Based Workers in Pakistan

(1) Economically dire status of FHBW households: The average annual household income of Target FHBWs is less than Rs. 300,000. Most of samples are categorized as poor with the annual per capita income just above or below the national poverty line of PKR 36,360. From the total sample, 40% reported deficits in their household's accounts. Almost half of the total sample (54%) reported that, in the previous year, they had worried about not having enough food in their households.

(2) Small volume of HBW profits: The average total monthly sales from source of HBWs is 5,492 PKR, with a profit of 4,160 PKR. The small volume of the HBW profits is attributed to following limitations that FHBWs face:

(a) Limited capacity of production
The females work on HBWs while performing other domestic chores, such as preparation of meals, cleaning, washing, and bringing water, as well as sending their children to school several times in one day. The average working hours for FHBWs in the Target FHBWs is 3.7 hours per day.

(b) Limited market linkage
In terms of physical access to market, in many cases, the females need the permission of male family members to go out. The common problem affecting the ability of females to go to the market is traffic/transport.
In addition, FHBWs usually do not have information on market demands, which causes production of unfavorable quality and design.

(c) Limited financial capability
Almost half of the total sample (51%) answered that they did not know about any services provided by financial institutions.
More than half of the total sample (56%) reported that their household did not having any bank accounts. Although the usage rates of loans and savings were quite high in general, there were gaps in the usage rates in the formal sector. Financial access to the formal institutions is significantly limited.

On the other hand, more respondents indicated that they would like to use savings services (42%), followed by remittances (36%), insurance (30%), and loans (26%). Low-income households are more likely to want to use savings services.

(d) Limited IT usage
Only 29% of the respondents own mobile phones of "normal type", and 13% own "smart phones." Almost half of the total sample FHBWs (46%) responded that they used short message services (SMS) on mobile phones, but there was a trivial share of usage of other IT services.

(e) Limited support of family members
61% of the total sample FHBWs indicated they do not have any support from their family members for HBWs. When male family members help with HBWs, they tend to help outside the home doing things such as purchasing raw material.

(f) Undeveloped infrastructure
The common challenges of FHBWs are insufficient or irregular electricity supply, and lack of working space.

(3) Not being aware of HBW rights: Most of the total sample FHBWs (89%) responded that they had never heard anything about the "Home Based Worker Policy," or "Home Based Worker Act." Most (82%) reported that they did not have a written agreement with their buyers. FHBWs claimed that low remuneration and decreasing orders were their common problems.

<Relevance to intervention approach>
The Project will take the following three approaches to address the challenges of FHBWs:

1) Step-wise approach
2) Public Private Partnership
3) Invest in future

Those approaches are relevant to improve livelihood and well-being of FHBWs as explained below:

1) Step-wise approach

The field survey shows that many FHBWs are considered to be the ultra-poor, some with food insecurity problem. For livelihood improvement of the ultra or transient poor, special care is necessary. 'Graduation Approach (GA)' that highlights the importance of the step-wise approach for improvement of livelihood of the ultra and transient poor (low-income people) should be the reference. The GA was developed by the "Consultative Group to Assist the Poor" (CGAP) and the "Ford Foundation" based on the experiences of the "Bangladesh Rural Advancement Committee" (BRAC). GA aims to assist the extreme poor in their gradual transition from extreme poverty to sustainable livelihood. By providing social protection combined with livelihood development and financial inclusion, the approach serves to protect the lives of the extreme poor in the short term, and to support them to be economically sustainable in the long term. The approach is highly regarded, as it can move up the extreme poor to the level where they can participate in the market economy by combining the tools for assistance depending on the level of food security and financial knowledge of the targeted households. The Project will seek the optimal combination of interventions (life management financial access, and income generation) in terms of timing, types and duration of interventions through implementation of pilot project.

2) Public Private Partnership (PPP)

For improvement of livelihood and well-being of FHBWs and their families, various types of interventions are required in multiple fields. Although the government plays an essential role in assisting FHBWs, it alone cannot entirely meet the needs. To meet the vast needs of FHBWs, the Project will establish partnerships with organizations in the private sector and with civil society organizations from the early stage of the Project. In this connection, PPP is essential for ensuring effectiveness of project interventions along with the continuous provision of desired services for FHBWs beyond the project period by both the public and private sectors.

3) Invest in future

There are several ways for FHBWs and their families to be able to improve their livelihood. One obvious way is for the present FHBWs and their children to stay or continue working as FHBWs but try to improve and stabilize their income. The other way is to move into the formal sector by seeking employment outside home.

Formal employment has advantage in terms of stable incomes and provision of social security. As there seems to be increasing demand for female workers in factories in urban setting, the Project seeks for a possibility to promote female employment in the formal sector. In addition, even for those who will remain as FHBWs, the Project tries to equip them with new knowledge and skills such as finance and IT which are required to keep up with a fast-moving market economy. For this purpose, the Project has place a priority to include younger generation.

<Alignment with policy>

The Project is in line with the following international commitment of Pakistan, and provincial policies of the Sindh government. The government aims to improve status of HBWs by ensuring their legal equality.

- **Sustainable Development Goals (SDGs)**

  The Project will directly address the SDG 5 "Achieve gender equality and empower all women and girls".

  The Project provides technical training and financial services with disadvantaged female home-based workers for enhancing their capabilities to manage their households and economic activities, as well as conduct awareness activities to communities for underpinning economic involvement of women. This will ease gender inequality in terms of economic activities especially.

  The Project will also contribute to the SDG1 "End poverty in all its forms everywhere", and the SDG 10 "Reduce inequality within and among countries" through improving socio and economic status of women in the long term.

- **Sindh Home Based Workers' Policy 2017**

  The provincial policy on HBW has been notified May 2017. This policy aims at recognizing and accepting the rights of the HBWs through legislative and administrative actions; accord legal equality; focus on their needs, concerns and demands through an institutional approach at all levels. The policy has eight key policy measures, among which the Project will contribute to realizing following four measures: 1) formalization of home-based workers, 2) access to skill enhancement trainings, 3) access to credit, land owner ship and assets, and 4) access to market challenges and linkages.

- **Sindh Labour Policy 2018**
  In addition to the HBW policy, the Sindh government has just unveiled its first labour policy. It says that Sindh home-based workers board would be established to monitor the rights and duties of home-based workers and to collect the data of those workers. The policy promises that social security and old-age pension benefit would be provided to home-based workers.

6.3 Description of Phase1 (result)

WDD and JICA implemented Phase 1 of the Project between March 2017 and March 2018 for elaborating and finalizing the project framework and activity plans. The main activities implemented in Phase 1 were as follow. Please refer to the Annex6 (Project Completion Report) for the detailed report.

<Main activities of Phase 1>

- Selection of pilot areas and partner organizations
- Field survey
- Current-status survey about three themes (life management,
- supply and value chain, and financial access)
- Establishment of project implementation structure
- Finalization of project framework
- Planning of pilot activity

As a result of these activities, Phase 1 produced following documents:

- The finalized PDM (Project Design Matrix) and PO (Plan of Operation)
- Activity Plan for Phase II
- Report of Field survey on FHBWs
- Survey report on life management skill needs
- Survey report on needs assessment for target products selection
- Review report of current status on the access to financial services
- Monitoring sheet (version1, 2, 3)
- Project Completion Report

(Selection of the partner organization)

WDD and JICA agreed selecting following partner organizations for conducting pilot activities in Phase 2:

1) Sindh Rural Support Organization (SRSO)
2) Women Development Foundation Pakistan (WDFP)

These organizations were selected through notification of call for proposal to public, and screenings carried out jointly by WDD and JICA experts. The selection of the organizations was

endorsed by the 2nd JCC in August 2017, and 3rd JCC in February 2018. Memorandum of Cooperation with these organizations are attached in Annex 7 (Memorandum of Cooperation).

The following tables depict the procedure of the selection, and results of the final screening carried out based on following criteria:

- Capacity and sustainability of supply & value chain
- Backbone for support of supply & value chain
- Needs on supply & value chain
- Feasibility of supply & value chain
- Feasibility of other components

Table 1: Procedure of the selection of partner organizations taken by the Project in Phase 1 (2017)

11-14 May	• Call for proposal to organizations for cooperation with the Project
29 May (deadline)	• 22 applications of which 5 missed the deadline were received
8-14 June	• Screening 17 applications by the selection committee
17 June	• 5 organizations are shortlisted by the committee
10-14 July	• Interviews and visits to candidate organizations (Karachi)
17-21 July	• Interviews and visits to candidate organizations (Hyderabad, Sukkur)
24-28 July	• Evaluation of candidate organizations by the selection committee
July 31-August 4	• Decision of partner organizations and pilot areas (with JICA HQ)
August 8	• Joint Coordination Committee (JCC)

Table 2: Scoring results of the final screening

Organization		Max score	WDFP	TCF/KKO	SDS	SRSO
Location			Karachi	Karachi	Hyderabad	Sukkur
Evaluation as SVC partner	Capacity and sustainability	8.0	4.0	5.5	4.0	7.5
	Backborne for SVC suport	4.0	2.0	3.0	2.0	4.0
	Needs	2.0	2.0	2.0	2.0	1.5
	Feasibility	6.0	6.0	5.5	5.5	5.0
	Sub-total	20.0	14.0	16.0	13.5	18.0
Feasibility of other components	Life management component	5.0	3.5	3.5	3.5	4.0
	Financial access component	5.0	3.5	3.0	3.0	5.0
	Sub-total	10.0	7.0	6.5	6.5	9.0
Total score		30.0	21.0	22.5	20.0	27.0

<Expenditures of Phase 1>

The expenditure spent for Phase 1 was as follow:

- JICA Component: 12,207,337 Rupee. (approx.12,956,745 Yen) was provided as the local cost (general management cost, equipment, and outsourcing fee) (as of the end of December 2017). The Project provided the following equipment.

Items	Volume	Placed location
Projector	1	WDD
PC and related software	2	
Copy machine	1	
Air-conditioner	1	

- *WDD Component:*

6.4 Description of Phase2 (plan)

(Project Components)

Based on the results of the survey as well as the discussion made between WDD and JICA during periods of Phase 1, both parties agreed that Phase 2 shall be comprised of the following main components as envisaged in the Project Design Matrix (Annex8) and the Plan of Operation (Annex9) agreed upon between the government of Sindh and JICA.

Output1: Capacity of WDD in promoting the tool kit to improve livelihoods of FHBW households through PPP is enhanced
Activities:
1.1 Carry out a kick off seminar on the Project with WDD, partner organizations and key stakeholders
1.2 Facilitate planning of the pilot activities by partner organizations (Output 2 to 5)
1.3 Strengthen capacities of WDD Officers
1.4 Conduct base-line survey
1.5 Facilitate carrying out the pilot activities
1.6 Monitor and review the pilot activities
1.7 Formulate strategy for continuation and expansion of the pilot activities by WDD and partner organizations
1.8 Continue and expand the pilot activities
1.9 Conduct end-line survey
1.10 Facilitate and develop roll-out plan(s) of the tool kit of WDD, WDFP and SRSO

Output2: Capacity of target FHBW households in life management (LM) skills is improved
Activities:
2.1 Plan pilot activities of LM skills 2.2 Carry out the pilot activities 2.3 Monitor and assess the process and outcomes of the pilot activities 2.4 Revise methodology and contents of the pilot activities 2.5 Continue and expand revised pilot activities 2.6 Review and finalize methodology and contents of the pilot activities based on activities 2-2 to 2-5

Output3: Capacity of target FHBW households to access to financial services is improved
Activities:
3.1 Plan pilot activities for improvement of financial access for demand and supply sides 3.2 Carry out the pilot activities 3.3 Monitor and assess the process and outcomes of the pilot activities 3.4 Revise methodology and contents of the pilot activities 3.5 Continue and expand revised pilot activities Review and finalize methodology and contents of pilot activities based on the activities 3-2 to 3-5

Output4: Target FHBWs acquire knowledge and skills necessary for income generation
Activities:
4.1 Plan pilot activities for income generation for group based and own account FHBW households respectively 4.2 Carry out the pilot activities 4.3 Monitor and assess the process and outcome of the pilot activities 4.4 Revise methodology and contents of the pilot activities 4.5 Continue and expand revised pilot activities 4.6 Review and finalize methodology and contents of the pilot activities based on the activities 4-2 to 4-5

Output5: Importance of promotion of female employment in the formal sector is sensitized
Activities:
5.1 Plan pilot activities for promotion of female employment in the formal sector 5.2 Carry out the pilot activities

5.3 Carry out follow-up of pilot activities 5.4 Review and finalize methodology and contents of pilot activities based on activities 5-2 to 5-3

Output6: The tool kit is developed based on the Outputs 2 to 5.
Activities:
6.1 Prepare tool kit based on the outcome of Output 2, 3, 4 and 5. 6.2 Share the tool kit with relevant organizations 6.3 Finalize the tool kit in reference to comments from relevant organizations 6.4 Support WDD to authorize the tool kit

6.5 Inputs

Provide technical parameters i.e. input and output of the project in quantifiable terms. Also discuss technology aspect of the project

(Input by JICA) to be finalized

JICA will take, at its own expense, the following measures according to the normal procedures under the Agreement on Technical Cooperation:

(a) Dispatch of Experts
- *Chief Advisor*
- *Monitoring and Evaluation*
- *Life Management Capacity Development*
- *Supply and Value Chains*
- *Financial Services Access*
- *Project Coordinator*
- *Other related fields mutually agreed upon as necessity*

(b) Training
Training of Pakistani personnel involved in the Project in Japan and/or Third Countries

(c) Provision of Machinery and Equipment
- *Office equipment (computers, printers, projectors, etc.) for the project activities mutually agreed upon as necessary*

Inputs other than those indicated above will be determined through mutual consultations between JICA and WDD during the implementation of the Project, as necessary.

(Input by WDD) to be finalized

WDD will take necessary measures to provide at its own expense:

(a) Services of WDD counterpart personnel and administrative personnel as referred to in II-8;
(b) Suitable office spaces with necessary equipment;

(c) Supply or replacement of machinery, equipment, instruments, vehicles, tools, spare parts and any other materials necessary for the implementation of the Project other than the equipment provided by JICA;
(d) Information as well as support in obtaining medical services for JICA Experts;
(e) Credentials or identification cards for JICA Experts;
(f) Available data (including maps and photographs) and information related to the Project;
(g) Running expenses necessary for the implementation of the Project;
(h) Expenses necessary for transportation within Pakistan of the equipment provided to WDD referred to in II-7 (1) as well as for the operation and maintenance after its installation thereof;
(i) Necessary facilities to the JICA Experts for the remittance as well as utilization of the funds introduced into Pakistan from Japan in connection with the implementation of the Project; and
(j) The sustainability of the project after its completion.

6.6 Number of the Project Beneficiaries

The Project will start with FHBWs in District of Karachi, Sukkur, and its adjacent districts for development of the "tool kits", and then the number of FHBWs and their family members who will benefit from application of the tool kits will be gradually increased. At the end of the project period, the number of FHBWs and their family members who will benefit from the Project is estimated at 6,800.

The breakdown is as below:

1) FHBWs and their family members of life management related activities (FHBWs 350 + 350x3 family members=1,400)
2) FHBWs and their family members of income generating related activities (FHBWs 350+ 350 x 3family members = 1,400)
3) FHBWs and their family members of financial access activities (FHWBs 500 +500x3family members =2,000)
4) Female workers and their family members of private companied and factories (Female workers 500 +500x3family members=2,000)

In total, the Project will produce 6,800 beneficiaries in four years, which is divided into: 1, 700 females, and 5,100 their family members including male.

6.7 Project Implementation Structure

The Project Implementation Structure is given in the following Figure 1. The structure consists of three-tier organizations, namely "Joint Coordination Committee" (JCC), "Project Management Unit" (PMU) and "Pilot Project Coordination Committee" (PPCC). The roles and assignments of the relevant organizations are as follows:

1) JCC

JCC is the highest coordination body for the Project. JCC is chaired by WDD Secretary. Members of JCC is WDD, Provincial Committee for Status of Women (PCSW), Labor and Human Resources Department(LHRD), Planning and Development (P&D), School Education Department (SED), SRSO, WDFP, JICA Office, and JICA Experts, with observers of Home Based Women Workers Federation (HBWWF), UN women, and embassy of Japan.

The functions of JCC are:

- Facilitate inter-organizational coordination
- Exchange opinions on major issues that arise during the implementation of the Project.
- Review the progress biannually, revise the overall plan when necessary, approve an annual work plan, conduct evaluation of the Project

2) PMU

PMU is responsible for daily operation of the Project. It was established during Phase 1 and its office is located at WDD in Sindh Secretariat. Members of PMU are Project Director (Secretary WDD), Project Deputy Director (Additional Secretary WDD) Project Manager (Director WDD), project officers (as Area coordinators in Karachi and Sukkur), five project officers, and JICA experts.

The functions of PMU are:

- Responsible for daily operation at project level
- Hold monthly meeting
- Monitor progress at project level
- Develop monitoring sheets
- Decision making on project operation

3) PPCC

PPCC will be established as a platform for monitoring and coordination for the pilot project. The committee meeting will be held monthly to monitor the progress and make necessary coordination. PPCC will be established in Sukkur and Karachi. Members of PPCC are WDD officers, representative of the partner organization, leader FHBWs, JICA experts and any other stakeholders

The functions of PPCC are:

- Responsible for daily operation at pilot level
- Coordinate issues at pilot level
- Monitor progress
- Sharing information
- Decision making at pilot level

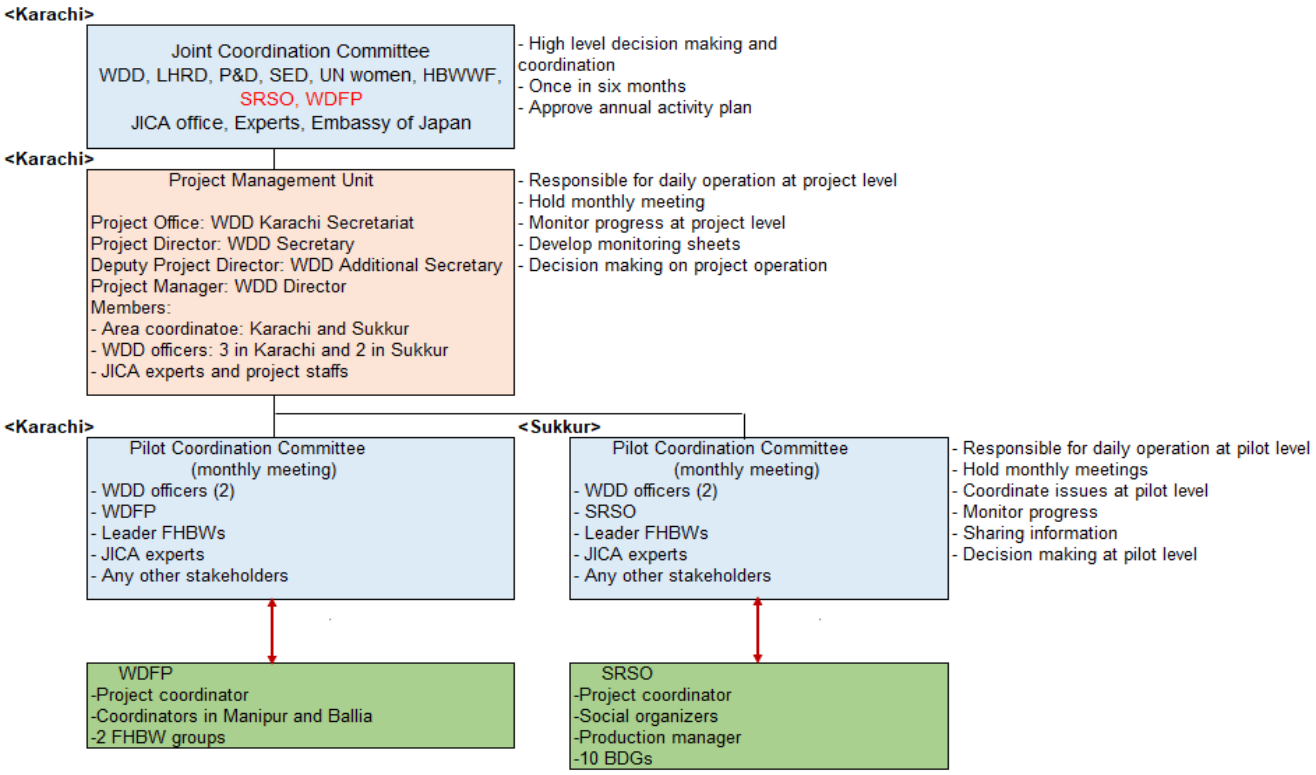


Figure 1: Project Implementation Structure

A. Manpower Requirements

The Project will need following manpower of Pakistani side. The officers on contract basis shall be hired jointly by JICA and WDD immediately after approval of PC1.

	Designation	BPS	No.	Duties/Main task	Type of posting
	Project Director	**	1	➢ Secretary WDD will be responsible for overall administration and implementation of the Project	Additional charge
	Deputy Project Director	**	1	➢ Additional Secretary WDD will support Secretary WDD on administrative matters	Additional charge
	Project Manager	**	1	➢ Director of Directorate of Karachi will handle overall project management, and capacity development of WDD	Additional charge
	Project officer (Area coordinator)	**	1	➢ DWDO Karachi will supervise and coordinate the pilot activities	Additional charge
	Project officer (Area coordinator)	**	1	➢ DWDO Sukkur1will supervise and coordinate the pilot activities	Additional charge
	Project officer (Directorate of Karachi)	Fixed pay	1	➢ Conduct advocacy and campaign (Output5) ➢ Coordinate with other government organizations ➢ Develop and disseminate the tool kits (Output6)	Full time on contract
	Project officer (Directorate of Sukkur)	Fixed pay	2	➢ Monitor and coordinate project activities ➢ Link FHBWs with appropriate external resource, coach FHBWs ➢ Accumulate knowledge and experiences to support livelihood of FHBWs ➢ Mentor/coach FHBWs	Full time on contract
	Project officer (Directorate of Karachi)	Fixed pay	2	➢ Monitor and coordinate project activities ➢ Link FHBWs with appropriate external resource, coach FHBWs ➢ Accumulate knowledge and experiences to support livelihood of FHBWs ➢ Mentor/coach FHBWs	Full time on contract
	Office staff	Fixed pay	2	➢ Support project officers	Full time on contract

B. Equipment, Machinery and Physical facilities

Item	Qty
Laptop for Project coordinator	3
Juki Sewing Machine	3

6.8 Salary structure, Project and Deputation Allowance

Out of the total proposed project cost *(Rs***** Million)*, the government of Sindh shall bear *Rs. **** Million (***%*). As agreed by the governments of Pakistan and Japan on 17 December 2015, WDD shall undertake procedures necessary for securing financial resources to cover the following project related costs throughout the project period.

- Salary of permanent staff and those to be employed through PC-1
- Travel Allowance and Daily Allowance (TA/DA) and accommodation
- Transportation costs for daily operation and monitoring

6.9 Technical strategy of monitoring and evaluation

JICA and the WDD will jointly and regularly monitor the progress of the Project through the Monitoring Sheets based on the Project Design Matrix (PDM) and Plan of Operation (PO). The Monitoring Sheets will be reviewed every six (6) months. Project Completion Report will be also drawn up one (1) month before the termination of the Project.

JICA will conduct the following evaluations and surveys to verify sustainability and impact of the Project and draw lessons.

1. Ex-post evaluation three (3) years after the project completion, in principle.
2. Follow-up surveys on necessity basis.

WDD is required to provide necessary support for them

6.10 Mutual consultation

JICA and WDD shall consult each other whenever any major issues arise in the course of Project implementation.

6.11 Amendments

The record of discussions may be amended by the minutes of meetings between JICA, WDD and other authorities concerned. The minutes of meetings will be signed by authorized persons of each side who may be different from the signatures of the record of discussions.

7. Capital cost estimate

- ✓ *Indicate date of estimation of the project cost*
- ✓ *Basis of determining the capital cost be provided*
- ✓ *Provide year-wise estimates of physical activities by main component*

A. JICA Component

	Items	Currency	1st year	2nd year	3rd year	4th year	Total
#							
1	Travel expense	Yen					
		Pak Rs.					
2	Local expense in Pakistan (including equipment)	Yen					
		Pak Rs.					
3	*Training in Japan/third country*	Yen					
		Pak Rs.					
4	Research expense	Yen					
		Pak Rs.					
5	Development of training module	Yen					
		Pak Rs.					
6	Implementation of training	Yen					
		Pak Rs.					
7		Yen					
		Pak Rs.					
8		Yen					
		Pak Rs.					
9							
10							
	Total						

B. Government of Sindh Component

	Items	1st year	2nd year	3rd year	4th year	Total
#						
1						
2						
3						
4						

5						
6						
7						
8						
9						
10						
	Total					

8. Annual Operating Cost (after completion of the Project) *(Item-wise annual operating cost for 5 years and sources of financing)*	WDD will continue and extend the project activities after the Project is completed. *The annual operating cost will be Rs.* **** *million.* The source of financing will be Sindh government.
9. Demand and supply analysis	N/A (the purpose of the Project is to develop and promote the tool kits)
10. Financial plan	The sources of the project financing are the grant from the government of Japan and the government of Sindh.

11 (a) Project Benefit and analysis

i. Financial

The Project aims at improving livelihood of female home-based workers through income generation activities. The training and marketing activities will improve productivity and expand market opportunities, which will increase income earned from home-based works among the target FHBWs.

The financial benefit is estimated to be 48,446,000 rupee in four years (565,212,000 rupee in 20 years) in assumption that the Project will contribute to increase of HBW income by 70% among the target FHBWs.

ii. Social

The Project will bring social benefits as explained below:

<Poverty reduction>

According to the field survey conducted in Phase 1, the income of HBWs accounted for 14% of the primary income sources. And a notable share of the FHBW respondents (17%) were the primary earners in their households. This indicates that FHBWs are in an important position to earn for their households. When the Project supports income generation of FHBWs, it will lead to improving the economic situation of their households. That will contribute to alleviating poverty of their households in mid or long-terms. The Project will bring more tangible impacts especially for the lower-income households, as the survey found that the income of HBWs had more significance for these lower-income households.

<Economic independence of women>

In the field survey of Phase 1, almost half (46%) of the total sample FHBWs answered that they managed the income earned by HBW jointly with the other income in their households. However, most of the total sample FHBWs (89%) reported that they could spend their

HBW income on what they wanted. This notably high proportion implies that HBW is a significantly essential income source for the FHBWs to gain or expand their economic freedom. The females started HBW not only to provide financial support for their families, but to expand their economic power ("pocket money") to spend money for their own purposes, including education. Thereby, the Project can improve economic independence of FHBWs by building their economic capabilities through developing and applying the "tool kits" to improve livelihood of FHBW households.

<Improvement of well-being of women>
The Project will not only enhance economic activities of FHBWs, but also build self-esteem and dignity of them by providing training and coaching or mentoring services. The field survey found HBW provides females with psychological pleasure from feeling happy and proud about working and teaching other females. The Project will motivate FHBWs to learn knowledge and skills, and join in economic activities for boosting both economic capabilities and sense of self-respect and confidence so that they could step forward for better future.

<Reduction of gender disparity>
The Project will contribute to easing gender disparity, especially in terms of economic participation. The Project plans to conduct sensitization and awareness activities targeting local communities including male family members and private companies for make them aware the importance as well as opportunities of female employment and facilitate their behavior change in long-term.

<Advancement of HBWs>
The Project will create impacts on advancement of HBWs through providing training on entitlement of workers with FHBWs, and conducting sensitizing activities for their families as well as various stakeholders such as financial institutions, private companies and NGOs by providing them with information about constrains and opportunities that HBWs have. The Project has a potential that group activities at the pilot project could encourage registrations of HBWs so that they can become eligible for social security schemes.

iii. Environment

WDD agreed to abide by "JICA Guidelines for Environmental and Social Considerations" in order to ensure that appropriate considerations will be made for the environmental and social impacts of the Project.

The Project will have no adverse environmental effects. The Project will comply all the environmental obligation during the implementation of the Project.

11 (b) Project analysis

i. Quantifiable Output of the Project	The total number of beneficiaries is 6,800 as explained in "6.6 Number of the Project Beneficiaries".
ii. Unit Cost analysis	*The cost per beneficiary is ***.*
iii. Employment Generation (Direct and Indirect)	**<Direct employment generation>** The Project will generate directly following employments: (Project staff at WDD) ・ 5 project officers (Project staff for pilot activities of WDFP) ・ 1 Project Coordinator ・ Local experts (Project staff for pilot activities of SRSO) ・ 1 Project Coordinator ・ 2 Social mobilizers ・ 1 Production manager ・ Local experts Majority of those staff will be females as they work directly with female home-based workers on the field. **<Indirect employment generation>** The Project will implement sensitization and awareness campaigns targeting private companies in Karachi, as well as local communities to enhance formal employment of females. The Project assumes that these activities will generate indirectly female employments in the long term,
iv. Impact of delays on Project cost and viability.	The current inflation may cause the increase of the project cost if the implementation (release of funds and posting of the staff) of the project delays.

12 (a) Implementation of the Project

i. Starting and Completion dates	**<Phase1>** Starting date: March 2017 Completion date: March 2018 **<Phase2>** *Starting date: ***2018* *Completion date: ***2022*
ii. Item-wise/year-wise implementation schedule in line chart correlated with Phasing of physical activities.	The Project is divided into two phases; the first year is Phase 1 and focuses on elaborating the project framework and activity plan. The following four years are Phase 2, and implement pilot activities for aiming to develop the tool kits to improve likelihoods of FHBW households" and promote application of the kits. The details are as shown in "Plan of Operation" of the Project (Annex9).

12 (b) Result Based Monitoring (RBM) indicator

Result Based Monitoring (RBM) framework indicators, including gender sensitive indicator wherever possible, in quantifiable terms are shown in the following table according to the "Project Design Matrix" (Annex8). All indicators are gender sensitive as these indicators are set for improving of livelihood and well-being of women. The Project will decide target figures after conducting base-line survey in the beginning of Phase 2.

S. No	Input	Output	Outcome		Targeted Impact
			Baseline Indicator	Targets after completion of the Project	
Overall	**<JICA>** 1. Dispatch of Japanese Experts 2. Provision of equipment 3. Local costs for the activities **<Sindh Government>** 1. Allocation of counterparts 2. Local costs	Application of the tool kit developed through public-private partnership (PPP) to improve livelihoods of FHBW households is promoted.	1. XX (no.) of organization which has applied the tool kit 2. The tool kit is authorized by WDD	1. The number of FHBW HHs to whom WDD, SRSO and WDFP have reached according to their roll-out plans of the tool kit. 2. The number of organizations and/or areas where the contents of the tool kit are applied	
1		Output 1. Capacity of WDD in promoting the tool kit to improve livelihoods of FHBW households through PPP is enhanced	1-1. XX (no.) of training seminars and workshops for public and private sectors (NGOs included) that WDD staff delivered contents as trainers and resource persons		
2		Output 2. Capacity of target FHBW households in life management (LM) skills is improved	2-1. XX(Ratio/no.) of FHBW HHs who start saving with specific objectives (life course planning) 2-2. No. of FHBWs who record incomes and expenditures of their business/house hold is increased (financial management)		
3		Output 3. Capacity of target FHBW households to access to financial services is improved	3-1. No. of target FHBWs who save income from HBW is increased 3-2. No. of HHs or FHBWs who have accounts in formal financial institutions is increased 3-3. No. of types of financial services the target FHBW HHs have access is increased		
4		Output 4. Target FHBWs acquire knowledge and skills necessary for income generation	4-1. Profit from HBW is increased (group) 4-2. No. of support resource*3 that target FHBW can access is increased (own account)		
5		Output 5. Importance of promotion of female employment in the formal sector is sensitized	5-1. No. of HHs who agree female members work in formal sector is increased 5-2. XX (no.) of companies*4 which encourage employment of female workers		
6		Output 6. The tool kit is developed based on the Outputs 2 to 5.	6-1. The tool kit is approved by JCC		

13. Management structure and Manpower Requirements

i.	Administrative arrangements for implementation of the Project	The following arrangements shall be made.
	1. Assignment of Counterpart Personnel	WDD will allocate and/or employ the counterpart personnel before the commencement of Phase 2. WDD and JICA have agreed that the concept of the project sustainability should be incorporated in the project plan. In this regard, the counterparts for the Project are expected to continue the project activities after completion of the Project, thus necessary arrangement shall be made by WDD at the onset of the Project implementation.
	2. Provision of project office	WDD shall secure the office provided to JICA in Phase 1 with necessary facilities and utilities so that the JICA team can use the office throughout the project period.
	3. Security arrangement for Japanese experts	WDD shall arrange the security arrangements requested by JICA in coordination with the security departments concerned.
ii.	Manpower requirement during execution and operation of the project be provided by skills/profession	As mentioned above in 6.7 “Project Implementation Structure”.
iii.	Job description, qualification, age and salary of each job.	The qualification and experience, and the duties (job description) for each project staff are described in Annex10 The BPS is shown in “Manpower Requirements of 6.7”.

14. Additional projects/decision required N/A

15. Certificate

Certified that the project proposal has been prepared on the basis of guidelines provided by the planning and Development Department for the preparation of PC-1 for social sector.

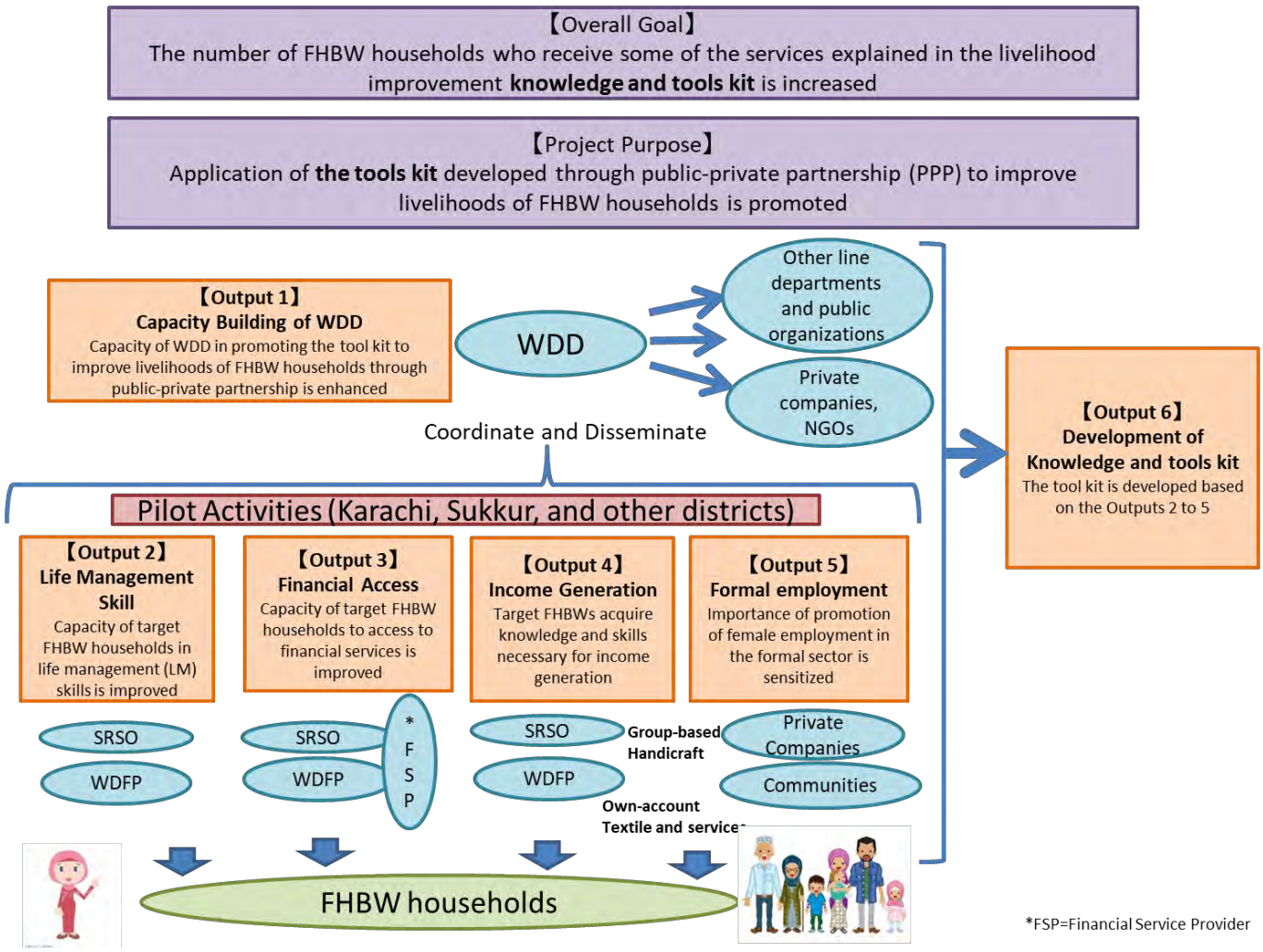
Prepared by: **(Name)**

Checked by: **(MUSSARAT JABEEN)**
DIRECTOR

Approved by: **(HAROON AHMED KHAN)**
SECRETARY TO GOVERNMENT OF SINDH
WOMEN DEVELOPMENT DEPARTMENT

Annex 1: Map of project locations

Annex 2: Diagram of the project framework



Appendix 7: Report of the Field Survey

Project for Improvement of Livelihoods and
Well-being of Female Home Based Workers in
the Informal Economic Sector in Sindh Province (Phase I)

Report of the Field Survey

November 2017

Kaihatsu Management Consulting, INC

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Appendix 1 Short introduction of FHBW
Appendix 2 Cross-tabulation table
Appendix 3 Questionnaire (English version)
Appendix 4 Survey team
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1. Executive summary

<Overview of the survey>

- To understand the current situation of FHBW, a field survey was conducted in Baldia and Maripur of Karachi city, and in six villages in the districts of Sukkur, Shikarpur, and Khairpur in the Sukkur region. We implemented the survey using three methods: participatory rural appraisal (PRA), questionnaire interview, and individual interview. This report is mainly based on the data from the questionnaire interviews, supplemented by the findings of the PRAs and individual interviews. We conducted 90 questionnaire interviews, including 58 Target FHBW and 32 Non-Target FHBW. The Target FHBW were female home-based workers who had received support from the partner organizations, and maintained regular contact with them.

<Basic profile of the respondents>

- **The majority of the respondents were married females in their 20s and 30s, with a mixture of ethnicities**: The average age of the total sample was 34. More than half of the total sample (64%) were married, and 37% of them were Sindh, followed by Pakhtoon (22%), Saraiki (17%), Baloch (8%), and Urdu speaking (8%). Baldia and Maripur especially showed ethnic diversification, with five or six different ethnicities. Almost all the respondents (99%) were Islam. No critical conflicts were reported in the PRA sessions.
- **Differences in speaking languages**: A majority of the total sample spoke Urdu (88%), followed by Sindhi (53%) and Saraiki (23%). While all females in Baldia and Maripur could speak Urdu, those in Sukkur did not necessarily speak Urdu.

<Education>

- **The rates of school enrollment rate and literacy**: The ratio of those who had no school education was 31% in Target FHBW, and 53% in Non-target FHBW. By area, the ratio of those who had no school education among Target FHBW was 46% in Sukkur, 20% in Maripur, and 18% in Baldia. A majority of the Target FHBW in Baldia and Maripur could read and write. On the other hand, in Sukkur, less than half of the Target FHBW answered that they could read (46%) or write (35%).
- **The basic capacity of calculations**: Even the respondents who answered that they had not go to school tended to be able to do addition (83%) and subtraction (78%) verbally, whereas they could not perform multiplication (28%) and division (33%).

<Gender>

- **Male permission to go out**: In many cases, the females needed the permission of male family members to go out. Even in the same village, more than 40% of the Target FHBW needed to get permission from a male family member to go out. Young respondents were more likely to need to get permission than elder respondents.
- **Accessible places for females**: The neighborhood shop was the easiest place for women to go in Baldia and Maripur without any permission, whereas it was the home of relatives in the same village

for women in Sukkur. More than half of the Target FHBW in all areas answered that they could go to the community center and the home of relatives in the same village alone.

- **Visit to market**: 84% of the total sample answered that they had visited markets. They usually went to markets with family members, but 22% answered that they had visited the market alone. The common problem affecting the ability of females to go to the market was traffic/transport.

<Household status>

- **Their families**: In the sample, the average family size was 6.5, with 2.7 children, 3.5 working age adults, and 0.2 elderly. The most prevalent family type was "married couple and children" (32%). The household head was most often the respondent's husband (34%), but the second largest proportion was the respondent (29%).
- **Importance of HBW earning**: The average number of income sources was 2.8, with 1.7 casual income sources and 1.1 stable sources. The HBW accounted for 14% of the primary income sources, and a notable share of the respondents (17%) were the primary earners in their households. This indicates that respondents were in an important position to earn for their households. The average annual salary/cash income of Target FHBW (259,239 PKR) was slightly larger than that of Non-Target, but there was no tangible gap between the sample groups. We found that HBW income had more significance for lower-income households.
- **Limited respondents who own assets**: Almost all households had real estate (house and/or land), but there were eight households in Baldia and three in Maripur that did not have any real estate. Generally, the real estates were owned by the respondents' husbands or other family members, and a very limited number of the respondents owned houses and residential land by themselves.
- **A notable share of the respondents was the sole household manager, but with limited amounts**: Almost half of the total sample responded that they solely managed the household accounts (54%). We found that their marital status and household income levels had a correlation of statistically significant difference with sole management power. Of the total sample, 30% of the respondents answered that their households had recorded household accounts in the last 12 months, and the literacy status of the respondents was associated with the responses on record keeping. The most common range of amounts that the respondents could spend in one month of their own free will was less than or equal to 1,000 PKR (42%), and was primarily spent for the following items: clothes/shoes for themselves or their children, education, food, health, daily expenses, and cosmetics.
- **Limited economic capacity of the households (food security and BISP)**: From the total sample, 40% reported deficits in their household's accounts. Almost half of the total sample (54%) reported that, in the previous year, they had worried about not having enough food in their households, and 40% of the total sample had reduced or skipped their meals. These data indicate their severely limited economic capacity. Of the total sample, 22% had a BISP Card.
- **The prevalence of CNIC**: Most of the respondents (86%) had a CNIC.

<Home-Based Work>

- **The dominant proportion of textile products**: There were three major product categories: "stitching" (58% of the total sample), "embroidery" (40%), and "patch work" (23%). The most prevalent nature of work was "self-employed" (79% of the total responses), followed by "piece rate" (19%).
- **Small volume of sales and profits**: The average total monthly sales was 5,492 PKR, with a profit of 4,160 PKR. Respondents from Sukkur had the largest sales and profits. When we estimate monthly wages, not all sample groups and areas reach the monthly minimum wage for an unskilled worker (14,000 PKR). Most of the total sample (82%) reported that they did not have a written agreement with their buyers; 87% of the total sample have negotiated to increase unit prices, and 43% of them successfully increased the prices.
- **Direct sales to neighbors**: Out of the total responses, more than half (55%) had a channel of "directly to consumer", followed by "NGO" (18%), "middlemen" (15%), and "retailer" (6%). In many cases, they sell their products to their neighbors in the area where they live, and the raw materials are provided by the customers. More than half of the total sample (62%) have never calculated the necessary costs, which limited the accuracy of our data on costs.
- **The power of income management**: Almost half (46%) of the total sample answered that they managed the income earned by HBW jointly with the other income in their households. However, most of the total sample (89%) reported that they could spend their HBW income on what they wanted. This notably high proportion implies that HBW is a significantly essential income source for the respondents to gain or expand their economic freedom. The females started HBW not only to provide support for their family, but to expand their economic power ("pocket money") to spend money for their own purposes, including education. Education is a common concern among them, as many females are eager to give their children better opportunities for education by earning money for them.
- **Multiple burdens**: The females work on HBW while performing other domestic chores, such as preparation of meals, cleaning, washing, and bringing water, as well as sending their children to school several times in one day. The average working hours for HBW in the Target FHBW was 3.7 hours per day.
- **Main challenges**: The common challenges of FHBW were insufficient or irregular electricity supply, low remuneration, decreasing orders, overburden with other work, and lack of working space. The top ranked issues differed by area.
- **Economic and psychological benefits**: We found that HBW provides females with the economic benefits of supporting their families and acquiring pocket money, as well as psychological pleasure from feeling happy and proud about working and teaching other females.
- **Not being aware of HBW rights**: Most of the total sample (89%) responded that they had never heard anything about the "Home Based Worker Policy," or "Home Based Worker Act."

<Relationships with family members>

- **Support of family**: 61% of the total sample indicated they do not have any support from their family members for HBW. When male family members help with HBW, they tend to help outside the home doing things such as purchasing raw material.
- **Objection to female work**: There were three main reasons that family members object to HBW: (1) women should take care of their families rather than doing HBW, (2) women should not work or go out, and (3) health/age issues. The male participants of the PRA sessions, however, did not show any strong opposition to women working inside the house and receiving training/financial services, only to working outside the home.

<Group activity>

- **Experience of group activity**: 64% of the total sample had experienced group activities, and technical training was the most popular topic in all areas. In Karachi, there was no official female group activity reported, although there were some women who taught other women their skills and divided their orders with their students. In Sukkur, SRSO organized business development groups.
- **Interest in group activity**: 89% of the total sample showed interest in group activities with their neighboring women to learn how to improve their business and/or acquire skills. They wanted to increase their HBW income by 14,862 PKR on average, a significant difference from the current income amounts.

<Financial access>

- **Limited level of financial literacy**: Almost half of the total sample (51%) answered that they did not know about any services provided by financial institutions. However, 66% of the total sample responded that they knew what "interest on a loan" was. In general, those in Maripur were not aware of financial services.
- **Limited respondents' ownership of mobile phones**: Almost all the respondents (97%) reported that there was a mobile phone in their households. Only 29% of the respondents, however, owned mobile phones of a "normal type", and 13% owned "smart phones." Almost half of the total sample (46%) responded that they used short message services (SMS) on mobile phones, but there was a trivial share of usage of other IT services.
- **Limited usage of formal financial products/services**: More than half of the total sample (56%) reported that their household did not having any bank accounts. There was a total of 15 respondents (17%) who owned bank accounts. Although the usage rates of loans and savings were quite high in general, there were gaps in the usage rates in the formal sector. Among the formal financial products/services, loans were prevalent, whereas formal types of savings and insurance were not popular among the respondents. As for savings, kamaties (a type of ROSCA) are predominant.
- **Notable needs for savings services**: More respondents indicated that they would like to use savings services (42%), followed by remittances (36%), insurance (30%), and loans (26%). Low-income households are more likely to want to use savings services. Of those who were interested in using savings services, popular purposes were business expansion, education, preparation for emergencies, business start-up, and marriage.

2. Overview of the survey

2.1 Objectives of the survey

The "Project for Improvement of Livelihoods and Well-being of Female Home Based Workers in the Informal Economic Sector in Sindh Province" (hereinafter referred to as the "Project") conducted the field survey with two objectives: 1) understanding the current livelihood and work situation of female home-based workers (FHBW), and 2) clarifying training needs. The survey was implemented between August and September 2017 in Karachi and Sukkur region using a subcontractor "HomeNet Pakistan"[1]. The survey areas were selected from the activity areas of the partner organizations, which were "Women Development Foundation Pakistan" (WDFP) and "Sindh Rural Support Organization" (SRSO). The Table 1 shows an outline of the field survey.

Table 1: Outline of the survey

Survey period	・ August to October, 2017
Objectives	・ To grasp the current situation of livelihood and work of FHBW ・ To reveal training needs on life management and supply & value chain
Survey place	・ Baldia (Karachi, WDPF) ・ Maripur (Karachi, WDFP), ・ Sukkur (SRSO), covering six villages in three districts: Sukkur, Shikarpur and Khairpur
In charge	・ A survey team of the subcontractor ("HomeNet Pakistan"), supervised by the project team of Japanese experts. Please see Apendix#5.

We gratefully acknowledge the work of the survey team led by Ms. Ume Laila Azhar, Executive Director of HomeNet Pakistan, as well as the great cooperation of the partner organizations.

2.2 Methodology

We adopted three methods, shown in table 2, using both quantitative and qualitative points of view to understand the situation surrounding FHBW.

Table 2: Survey Methods

1. Participatory Rural Appraisal (PRA)
2. Questionnaire interview
3. Individual interview

The participatory rural appraisal (PRA) was conducted by the subcontractor based on the detailed instructions given by the project team. Table 3 presents information about the number of participants. We held two workshops in each area: one for FHBW, and another for male residents. The participants were identified by the partner organizations. Participant lists are attached in

[1] HomeNet Pakistan is a membership based network, comprising of membership-based organizations representing the majority of home based workers across Pakistan. HomeNet Pakistan envisions a society in which home-based workers are ensured visibility, recognition, legal and social protection, and a decent standard of living. (Source: proposal of HNP)

Appendix 5. The male participants were mostly family members or relatives of female participants who had relationships with the partner organizations.

Table 3: Number of participants at the PRA workshops

Area		No. of FHBW on Day1	No. of male residents on Day2	Total
Karachi	Baldia	12	10	22
	Maripur	10	11	21
Sukkur	Arbab Mirbahar village	11	11	22
Grand Total		33	32	65

After conducting the PRA workshops, we had questionnaire interviews for three days in a row in each area. The interviews were conducted by a team of the subcontractor under supervision of the project team. Japanese experts developed the questionnaire format, and comments of JICA were directed to them.

The sample size was 90, and was equally allocated among three areas: Baldia (Karachi), Maripur (Karachi), and the Sukkur region, including six villages[2] in the districts of Sukkur, Shikarpur, and Khairpur. There were two sample groups: 1) Target FHBW and 2) Non-Target FHBW. The Target FHBW were female home-based workers who had received support from the partner organizations, and maintained regular contact with them. The Non-Target FHBW were female who had never received any support from the partner organizations, or who had received some support before but did not have regular contact. The sample distribution is shown in Table 4. In the case of SRSO, the organization has offered comprehensive development activities at the community level. This was one reason that we could not have many Non-Target respondents in the Sukkur region. Target FHBW are those with whom the Project is more likely to be involved in the coming pilot activities. Due to the limitations of time and information, we did not conduct random sampling, but collected the sample through the cooperation of the partner organizations, which was a sort of snowball sampling process.

Table 4: Sample size and distribution of the respondents to the questionnaire interview

Area		No. of Target FHBW	No. of Non-target FHBW	Total
Karachi	Baldia	17	13	30
	Maripur	15	15	30
Sukkur	Six villages	26[3]	4	30
Grand Total		58	32	90

[2] Arbab Mirbahar (Sukkur), Sodho Khan sarwari (Sukkur), Moorani (Shikarpur), Bhirkan (Shikarpur), Agha Ali Jatoi (Khairpur), Pir Bux Solangi (Khairpur)

[3] Almost Target FHBW in Sukkur were members of BDG (business development group) developed and supported by SRSO.

2.3 Reporting

The Japanese team was in charge of supervision of all field activities, data analysis, and report writing, which is detailed in Table 5. Due to space limitations in the report, we attach the cross-tabulation tables in Appendix 2.

Table 5: Japanese experts in charge of reporting

Chapters	In charge
Chapter 1,2,3,4,7,8,11, Appendices	Ms. Hiroko Matsuki
Chapter 5,6,9,10	Ms. Kiyoko Sandambatake

3. Community profile

Based on discussions at the PRA sessions held in the three (3) areas, this section describes the social profiles of the areas included in the survey to provide an understanding of the basic situations in which Target FHBW make their living.

3.1 Baldia

Baldia is a town located in the western part of Karachi. It is an industrial area with a lot of factories and small-scale manufacturing units[4]. Baldia is ethnically diverse, with 12 ethnicities reported at the PRA session in which male residents participated. The main ethnicities were Pathan, Hazara, Punjabi, Saraiki, and Balochi. A group of 25 biradari[5] were also present at the session. The popular occupations were factory laborers in the garment sector, rikisha drivers, mechanics, daily wage laborers, and barbers. Muslims and Christians both reside in the area, but most of the participants were Muslims. Table 6 presents the basic information for Baldia.

Table 6: Basic information on society in Baldia

	Ethnicity	Biradari	Occupation
Top ranked items[6]	1) Pathan 2) Hazara 3) Punjabi 4) Saraiki 5) Baloch	1) Sawati (Pathan) 2) Niazi 3) Kachi memon 4) Afridi / Kashmiri 5) Rajput	1) Factory labor in garment sector 2) Auto Rikisha driver 3) Mechanics 4) Daily wage labor (e.g., driver, shop clerk, mechanics, scrapping, fabric printing) 5) Barber
Others	・ Sindhi ・ Urdu speaking ・ Memon ・ Gujrati ・ Bihari ・ Kashmiri Mandko	・ Yusufzai ・ Tanoli ・ Awah ・ Malik ・ Lashari ・ Patni ・ Turk ・ Dehli Waley ・ Sorath turk / Sindhi ・ Gawhar wara ・ Turk Kachi ・ Achakzai ・ Irani ・ Kokan ・ Jutt ・ Butt ・ Chakwali ・ Qureshi ・ Syed ・ Mianwali Rin Ghamchi	・ Adda work (dupatta, trousers) ・ Tailor ・ Fabric printing work in small units ・ Clothes business called “landa” ・ Teacher ・ Fruit seller by cart Transport sector (bus, rental cars)

Source: discussion at PRA session

[4] In Baldia Industrial area, there are very huge factories and some multinational and local manufacturing in the vicinity. There are multinational pharmaceutical companies and 50% labor of them are women. There are the local factories about towels, soap, agarbatti, candle, garments, leather cloth, Coca cola, yarn-making factory (cottage industries), spices making, bed sheet, cooking oil mills.

[5] “Biradari” is a group of male kin (the patrilineage), and it usually has a wider definition of relative.

[6] The numbering indicates rankings made by the participants.

In the past, there were security issues in Baldia caused by fights between political parties, which inhibited people from going out. However, the situation was overcome because of the work of rangers, and presently residents can move freely about for economic purposes. According to their discussions, the participants were aware of economic opportunities surrounding their area. There were no formally organized systems to mediate or resolve local conflicts. In the case of fights between specific biradaris, a third party biradari played the role of mediator to facilitate reconciliation. Examples of conflicts are shown in Table 7.

Table 7: Conflicts in Baldia

Conflict	Description
・ Political issues (resolved)	・ When election came near, fights happened between political parties. In 2013, they had a big conflict between two parties, but rangers resolved the conflicts.
・ Fight among biradaris (Niazi and Malik)	・ Triggered by a squabble of two children from different biradaris, a big fight between the two biradaris started getting the community involved. The community people from the two baradaris and other baradaris (Pathan and Kachi memon) gathered for reconciliation. The other biradari people gave them advice to solve the problem.
・ Fight on garbage	・ There are minor problems on management of garbage because of no right places for garbage collection. Some children throw garbage into other's houses.
・ Fight on water supply	・ There are households who fight over water supply (turn to fill the water tanks).
・ Harassment for girls	・ If girls talk with boys or men, the girls face a harassment from other males.

Source: discussion at PRA session

The major products of FHBW in Baldia, shown in Table 8, are stitching, embroidery, beautician, "Adda work," and food making and packing. Females in Baldia are more aware of opportunities to find work because there are many manufacturing units in the area.

Table 8: Products of FHBW in Baldia

Major products	Other products
1) Stitching	・ Textile designing
2) Embroidery	・ Wool knitting
2) Beauticians	・ Cutting jeans
3) Adda work[7]	・ Fabric printing
4) Food making such as chops and chaat (spicy food)	・ Making replica suits
5) Food packing	・ Food making, packing, delivering

Source: discussion at PRA session

[7] "Adda work" is a type of embroidery decorating fabric or other materials (such as metal strips, pearls, beads, quills, and sequins) with needle and thread or yarn. In Adda work, the fabric is fixed into a large wooden frame and then the fabric is decorated with different types of beads, pearls, ribbons.

3.2 Maripur

Maripur is one of the Union Councils under Kemari town near the coastal area of southwest Karachi. The male participants of the PRA session reported ten different ethnicities, and 23 groups of biradaris. Like Baldia, Maripur also is diversified in social backgrounds. The popular ethnicities were Sindhi, Balochi, Punjabi, and Pathan. The common occupations of the residents were construction laborers, factory workers of cloth manufacturers, shopkeepers, electric technicians, and fishery. There was a mixture of three religions, Muslims, Christians, and Hindus, and the majority were Muslims. Table 9 provides basic information about Maripur's society.

Table 9: Basic information on society in Maripur

	Ethnicity	Biradari	Occupation
Top ranked items	1) Sindhi 2) Balochi 3) Punjabi 4) Pathan	1) Jiskani 2) Hormari 3) Maheshwari 4) Kolachi 5) Kornachi 6) Mahsood	1) Construction labor 2) Cloth making factory 3) Shop keeper 4) Electric technician 5) Fishery
Others	・ Saraiki ・ Kashmiri ・ Urdu speaking ・ Bengali ・ Gujarati ・ Memon	・ Kashi ・ Lashari ・ Panwar ・ Birahamani ・ Brohi ・ Kokni ・ Sajdi ・ Chandio ・ Yousafzai ・ Bizanjo ・ Achakzai ・ Rajpnt ・ Gama ・ Kotawala ・ Rind ・ Panjhori ・ Niazi	・ Transportation (driver, load, helper) ・ Factory labor ・ Electric polymer factory ・ Machine operator at factory ・ "Supari" making factory ・ Mechanic technician ・ Middlemen of cloth ・ Clicket accessory making ・ Easy load shop ・ Street vendor ・ Gardener ・ Artist

Source: discussion at PRA session

In Maripur, there were no serious conflicts that could hamper project activities, but the participants reported several common conflicts that they had experienced, as shown in Table 10. There was no local committee or organization to mediate conflicts.

Table 10: Conflicts in Maripur

Conflict	Description
・ Political conflict between different parties	・ It is a temporary issue near a period of election. The conflicts are usually resolved by dialogues of these groups during an election period.
・ Fight among biradais	・ Wise and influential men of biradaris get together, and advise them for a solution
・ Fight on garbage	・ Some residents throw garbage in font of doors of others' houses. In such cases, they call staff of Union Council and they clean off garbage.

Source: discussion at PRA session

The popular products of FHBW in Maripur, shown in Table 11, were embroidery, stitching, crochet, sandal making, and decorative products.

Table 11: Products of FHBW in Maripur

Major products of FHBWs	Other products
1) Embroidery 2) Stitching 3) Crochet 4) Sandal making with decoration) 5) Decoration products (such as pearl, beads and mirror decoration)	・ Photo frame ・ Jewelry (earring, bracelet, neckless) ・ Frame decoration ・ Key hang ・ Beautician ・ Kite making

Source: discussion at PRA session

3.3 Sukkur (Arbab Mirbahar village)

Arbab Mirbahar village is located in Union Council of Ali Wahan, Taluka Rohri, in the Sukkur district. The village had 40 households in total. Unlike Baldia and Maripur in Karachi, the village had only one ethnicity and biradari. The common occupations were construction laborers (stone crushing), livestock, seasonal agricultural laborers such as harvesting of vegetables and dates, and hotel staff in a contiguous district. They did not generally have agricultural land. The residents had been well mobilized by the efforts of SRSO, and had a good relationship with the organization. Basic information about the village is shown in Table 12.

Table 12: Basic information on society in Arbab Mirbahar Village, Sukkur

	Ethnicity	Biradari	Occupation
Top ranked items	1) Sindhi	1) Mirani (Mir Bahar)	1) Labor (construction, stone crushing) 2) Livestock (15-16 household engage in livestock among 40-50 households) 3) Seasonal agricultural labor (picking of vegetable and date) 4) Hotel staff (waiter, cook, supervisor)
Others			・ Ice factory ・ Clerk ・ Governmental worker ・ Teacher ・ Tailor

Source: discussion at PRA session

There were no serious conflicts or squabbles in the village, but only minor issues triggered by fights of children and livestock management. Although they did not have any committees or organization for conflict resolution, they had several specific persons on whom they relied for trouble-shooting. In most cases, the residents went to a male who was 60 years old and from a respected family in

the village[8]. He had not been selected by any election, but everybody respected him. He could make decisions and find solutions for any issues, including marriage-related problems, and he also set the dates for marriages of villagers.

As seen in Table 13, the major products of FHBW in the village are ralli work (patch work), stitching, and embroidery.

Table 13: Products of FHBW in Arbab Mirbahar Village, Sukkur

Major products of FHBWs	Other products
1) Ralli work (suit) 2) Stitching (lady suit mostly, a few works for male suit) 3) Embroidery	・ Applique ・ Izaar band (belt) ・ Bed made of rope ・ Room mat made of date leaf

Source: discussion at PRA session

PRA session with FHBW in Maripur

Interview with FHBW in Khairpur

[8] According to the participants, his house is not well-off, and his son is a labor. People respect him because of his honest personality. In addition, there is a teacher of middle school who gives them interest-free loan. He is from the different village located in a walking distance. The teacher also is respected and asked for advice by the residents.

4. Basic profile of the respondents

4.1 Age

The average age of the total sample (n=90) was 34, with a minimum age of 17, and a maximum age of 60[9]. When we examine the ages of Target FHBW (n=58), almost half of the Target FHBW (48%) were 30 years of age or younger, as depicted in Figure 1.

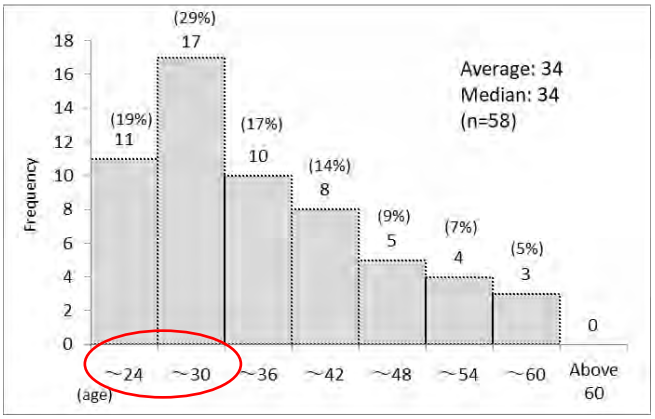


Figure 1: Age distribution of Target FHBW

4.2 Marital status

More than half of the total sample (64%) were married, followed by those who were single (19%) or widowed (11%)[10]. Figure 2 depicts the marital status distribution of Target FHBW by area. The tendency of the distribution of those married and single by area was not much different from the distribution in the total sample, although we saw a few women among the Target FHBW in Baldia who were divorced (2 respondents) or separated from their spouse (1 respondent).

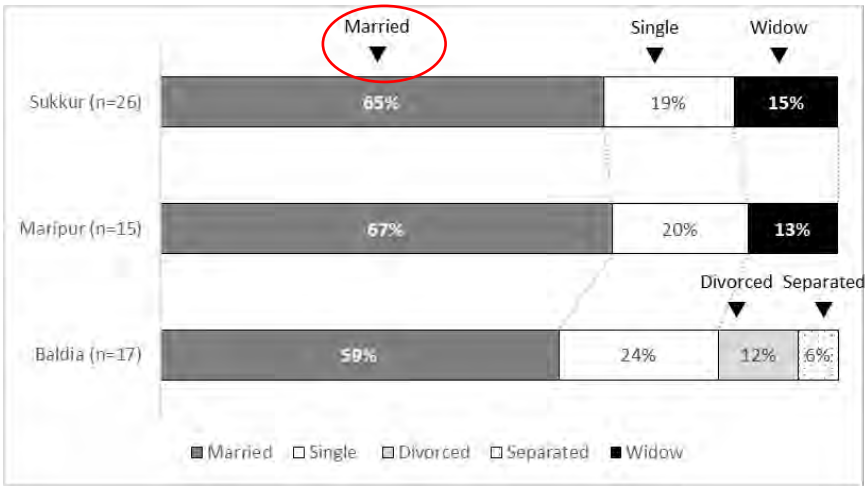


Figure 2: Marital status of Target FHBW

[9] Please see the cross-tabulation table "Part1-#2 Age".
[10] Please see the cross-tabulation table "Part1-#3 Marital status".

4.3 Ethnicity

Among the total sample, 37% were Sindh, followed by Pakhtoon (22%), Saraiki (17%), Baloch (8%), and Urdu speaking (8%)[11]. Examining the distribution of ethnicities among Target FHBW by area in Figure 3, the Sukkur region had only three ethnicities (Sindh, Saraiki, and Balochi) with a majority of Sindh (92%). On the other hand, Baldia and Maripur showed very diverse ethnicities, with five or six different ethnicities (Sindh, Pakhtoon, Saraiki, Balochi, Urdu speaking, and Punjabi). The largest proportion in Baldia was Pakhtoon, whereas Saraiki was the largest group in Maripur (Figure 3).

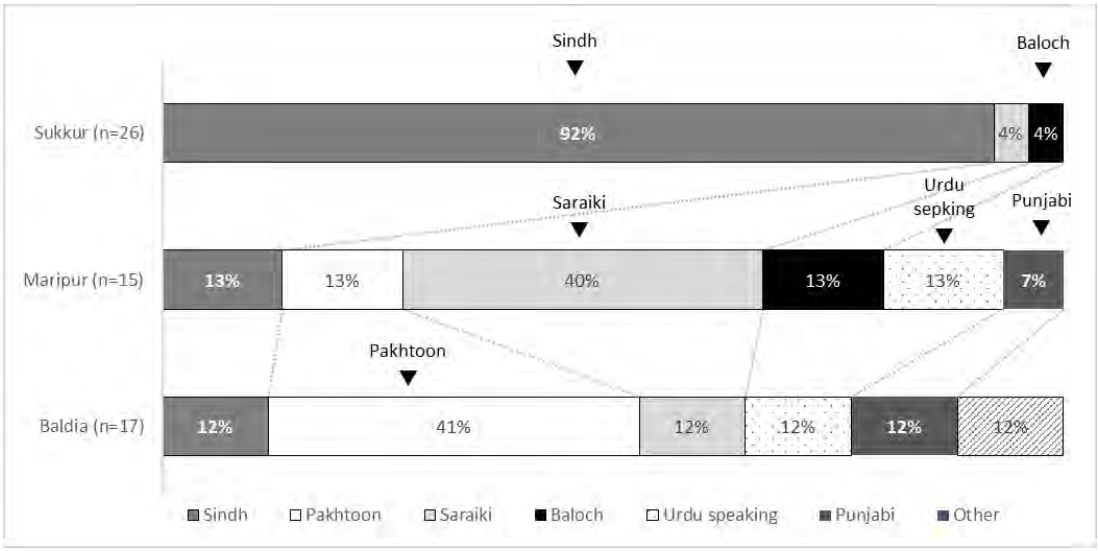


Figure 3: Distribution of ethnicity by area among Target FHBW

4.4 Religion

Almost everyone in the sample (99%) were Islam; there was only one respondent who indicated Christianity as their religion in the Target FHBW of Maripur[12].

4.5 Speaking language

A majority of the full sample spoke Urdu (88%), followed by Sindhi (53%), Saraiki (23%), Pushoto (19%), Balochi (17%), Hindlko (12%), and Punjabi (10%)[13]. Figure 4 depicts the distribution of speaking languages of Target FHBW by area. Like the tendency of ethnicities, the respondents in Baldia and Maripur spoke more divergent languages than those in Sukkur. Please note that only 88% of the Target FHBW in Sukkur could speak Urdu, whereas all women in Baldia and Maripur spoke Urdu.

[11] Please see the cross-tabulation table "Part1-#6 Ethnicity".
[12] Please see the cross-tabulation table "Part1-#7 Religion".
[13] Please see the cross-tabulation table "Part1-#8 Speaking languages".

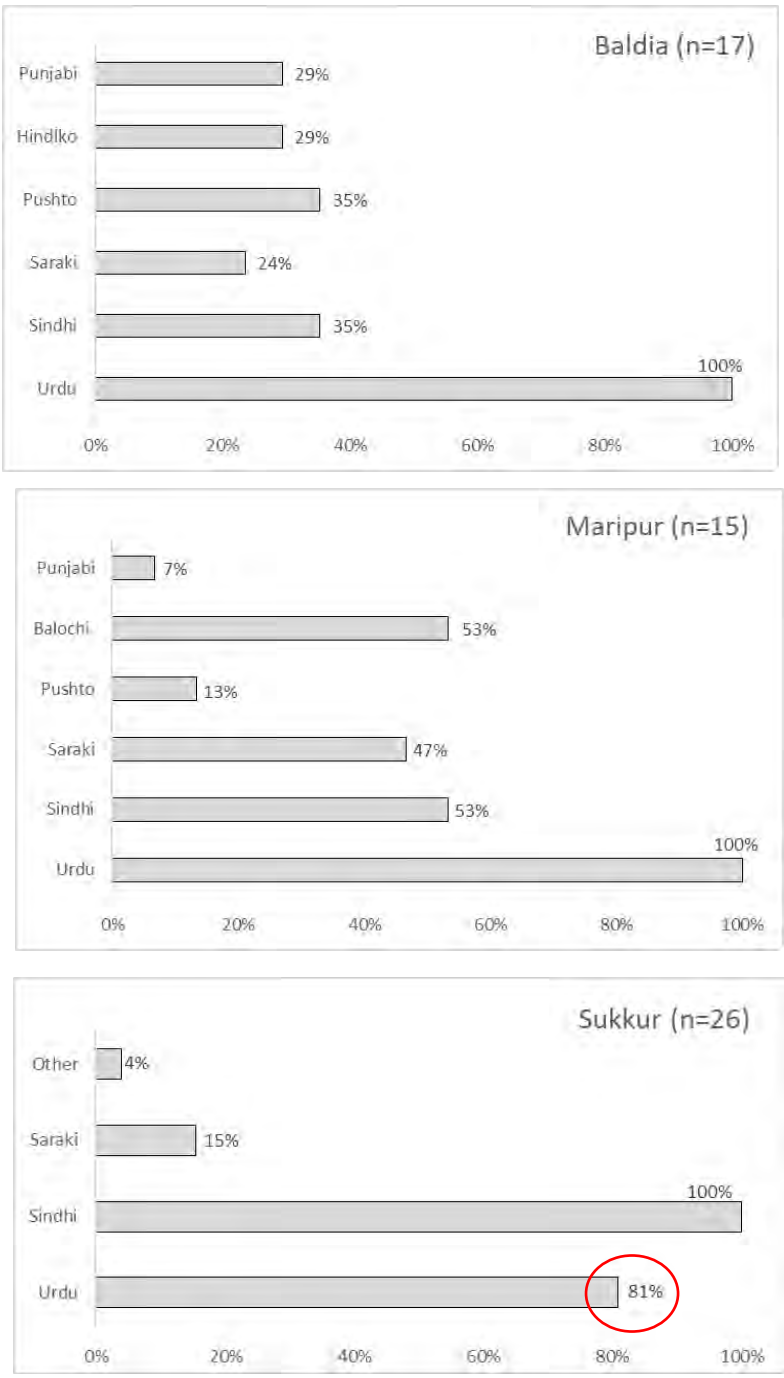


Figure 4: Distribution of speaking languages by area among Target FHBW

(multiple choice possible)

4.6 Years of residence

The average number of years of residence was 27 in the total sample, and 28 among the Target FHBW[14]. Figure 5 presents the distribution of years of residence among Target FHBW, which was closely linked to their ages since 36 respondents (62%) of Target FHBW have lived in the same place since their birth.

[14] Please see the cross-tabulation table "Part1-#9 For how many years do you live here?".

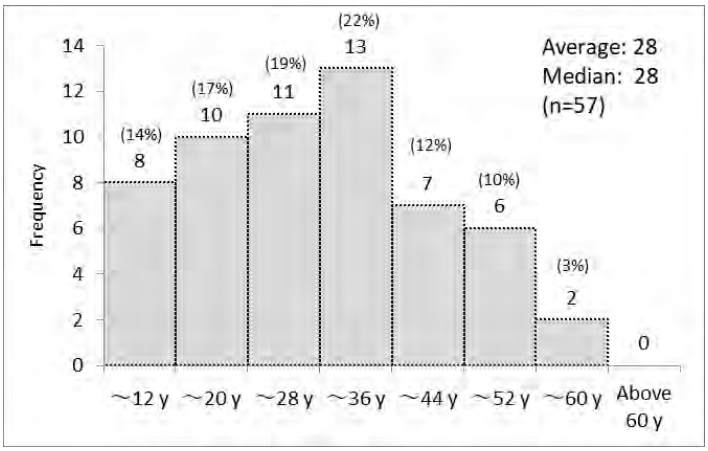


Figure 5: Distribution of living years among Target FHBW

<Points from Chapters 3 & 4>

1) Most of the Target FHBW were married and in their 20s and 30s, which indicates that they are likely to shoulder the multiple burdens of child raising and domestic chores at home. The Project should consider how we can get them involved in pilot activities in line with their hectic daily life[15].
2) There was diversification of ethnicities and speaking languages in Baldia and Maripur, but this does not seem to be an obstacle for the Project, as no critical conflicts over ethnicities were reported at the PRA sessions. As far as we learned from the case of one village, Sukkur has a unified system of society with a majority of Sindhi, who live closely with each other. Such a situation could support the Project's mobilization of the residents if we could establish a rapport with them.
3) All females in Baldia and Maripur could speak Urdu, but those in Sukkur did not necessarily speak Urdu. The Project should choose Urdu for Baldia and Maripur, and Sindhi for the Sukkur region when we implement activities in the field.

[15] The following section 8.7 explains detail daily activities of several females in three areas.

5. Educational background and literacy

5.1 Educational system in Pakistan

Table 14 shows the educational system in Pakistan.

Table 14: Educational system in Pakistan

School	Age	Class	Remarks
Kindergarten (Below Primary school)	3-4		
Primary school (5 years)	5	1st class	
	6	2nd class	
	7	3rd class	
	8	4th class	
	9	5th class	
Middle school (3 years)	10	6th class	
	11	7th class	
	12	8th class	
Secondary school (2 years)	13	9th class	
	14	10th class	Matric
Higher Secondary school (2 years)	15-16		Inter-mediate
College/University (2-4 years)	17-21		BA/BCs

(Source: http://www.mofa.go.jp/mofaj/toko/world_school/01asia/infoC11000.html)

5.2 Educational background of the respondents

Among the respondents, 39% were those who had no school education, followed by Matric (20%), Middle school (13%), Primary school (10%), Below primary (9%), Intermediate (6%) and BA/BSc (3%)[16]. There were no respondents who finished a diploma/certificate or MA/MSc.

Figure 6 depicts the distribution of educational backgrounds of the Target FHBW by area. Almost half of the Target FHBW (46%) were those who had no school education in Sukkur, while the ratios of no school education were 20% in Maripur and 18% in Baldia.

[16] Please see the cross-tabulation table “Part1-#10-7”.

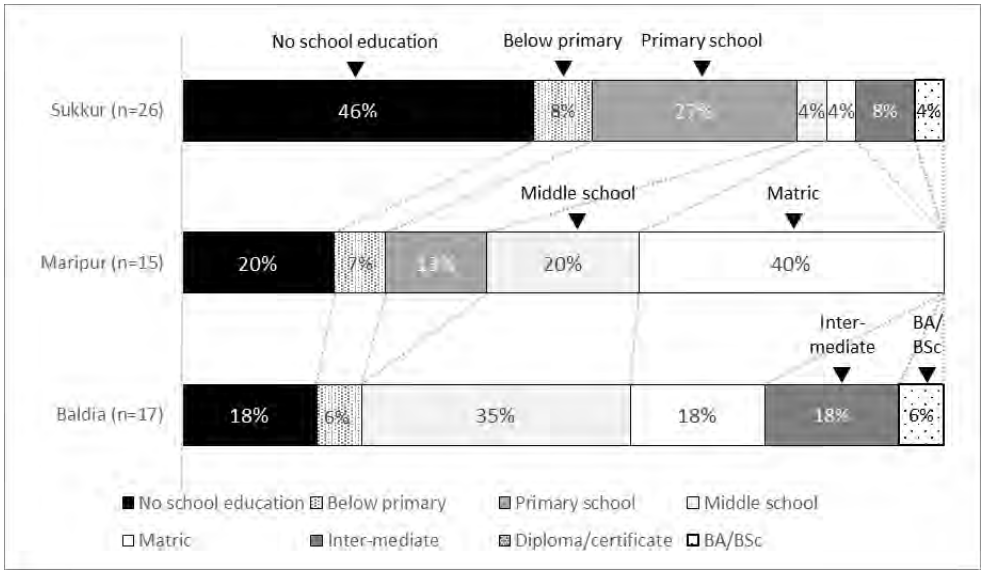


Figure 6: Distribution of educational background by area (Target FHBW)

5.3 Educational background of the respondents by age groups

By age groups, the percentages of those who had no school education were almost the same for Target and Non-Target over the age of 40, while the percentages of those who had no school education under the age of 30 were different, as shown in Figure 7. The educational level of Target FHBW under 30 was higher than the level of Non-Target FHBW.

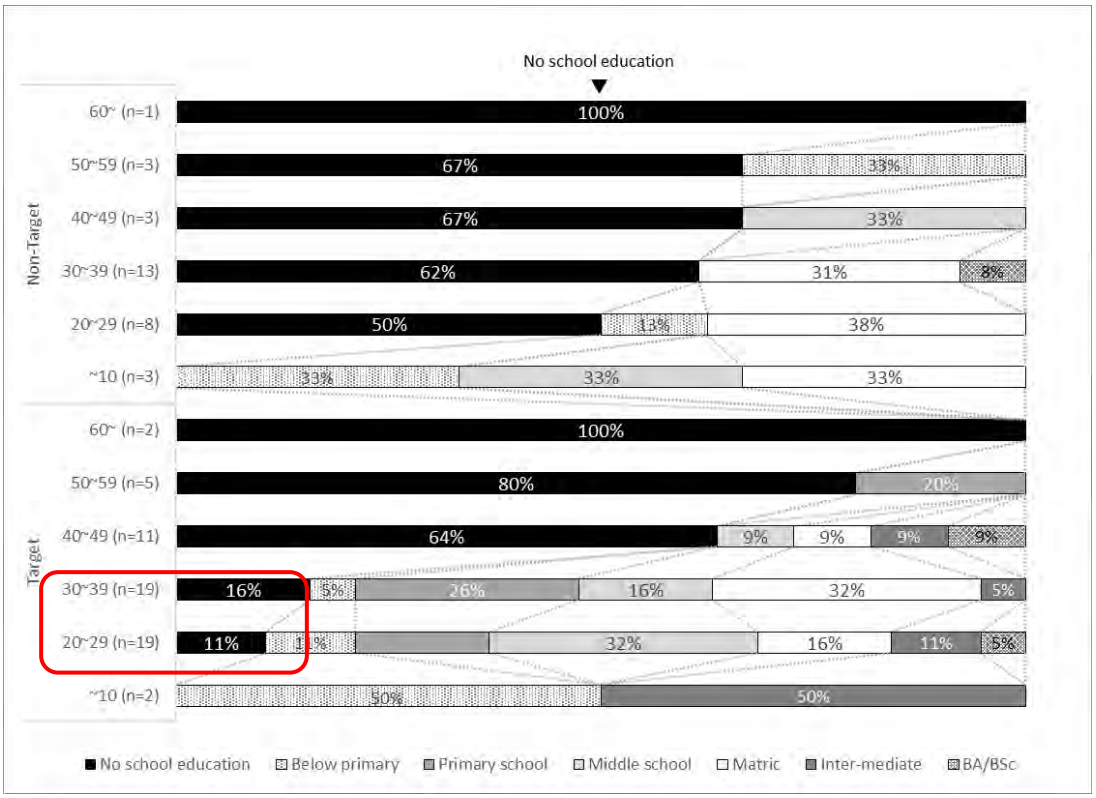


Figure 7: Distribution of educational background by age groups (Target FHBW/Non-Target FHBW)

5.4 Educational background of the household head

Among the total sample, 38% of those who were household heads had not go to school education, followed by Matric (18%), Middle school (14%), Primary school (11%), Below primary (9%), Inter-mediate (7%) and BA/BSc (2%)[17]. This distribution tended to be similar to the distribution of the educational backgrounds of the respondents.

Figure 8 depicts the comparison of the educational backgrounds between the household heads and respondents by area. The educational backgrounds of the total respondents were higher than those of the household heads in Maripur, whereas the results in Baldia and Sukkur were the opposite.

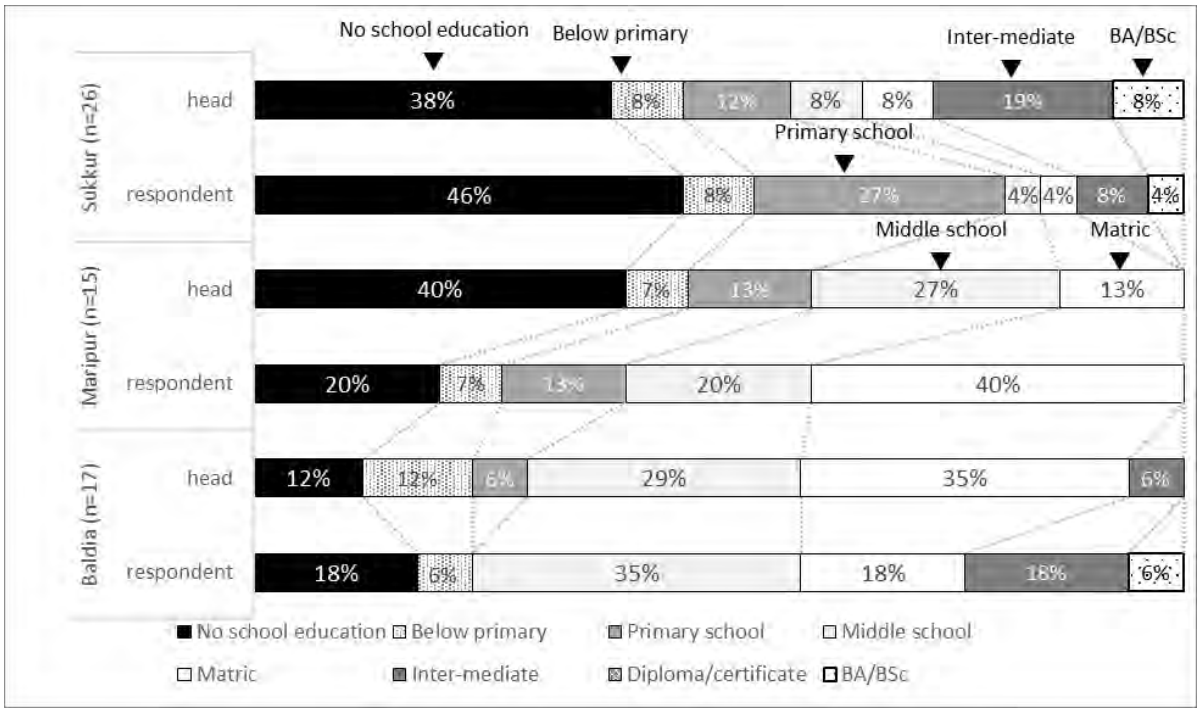


Figure 8: Distribution of educational background of the household heads and respondents by area (Target FHBW)

5.5 Literacy regarding reading and writing[18]

Among the total sample, 60% of them answered that they could read short articles in a newspaper; by area, the proportion was 80% in Baldia, 60% in Maripur, and 40% in Sukkur[19]. As for writing ability, 51% of all respondents answered that they could write a short letter without any help. By area, this percentage was 70% in Baldia, 53% in Maripur, and 30% in Sukkur[20].

[17] Please see the cross-tabulation table "Part1-#10-8".
[18] We follow the definition of PSLM (Pakistan Social and Living Standards Measurement Survey): "literacy is taken as the ability to read a newspaper and to write a simple letter".
[19] Please see the cross-tabulation table "Part1-#11".
[20] Please see the cross-tabulation table "Part1-#12".

Figure 9 depicts the distribution of reading and writing abilities of the Target FHBW by area. A majority of Target FHBW in Baldia and Maripur could read and write. On the other hand, in Sukkur, less than half of Target FHBW answered that they could read (46%) or write (35%).

Figure 9: Distribution of the ability of reading and writing (Target FHBW)

5.6 Language that the respondents could read and write

Considering the total sample, 42% responded that they could not read or write any language. 36% used one language, whereas 13% used two languages and 9% used three languages[21]. By area, 67% of respondents in Sukkur could not read or write any language, whereas 80% in Baldia and 60% in Maripur could use one language or more.

The tendency of the responses among the Target FHBW was the same as that of the total sample. Figure 10 shows the number of languages that Target FHBW could read/write. More than half (62%) in Sukkur could not read or write any language, whereas most of the Target FHBW in Baldia and Maripur could.

[21] Please see the cross-tabulation table "Part1-#13-1".

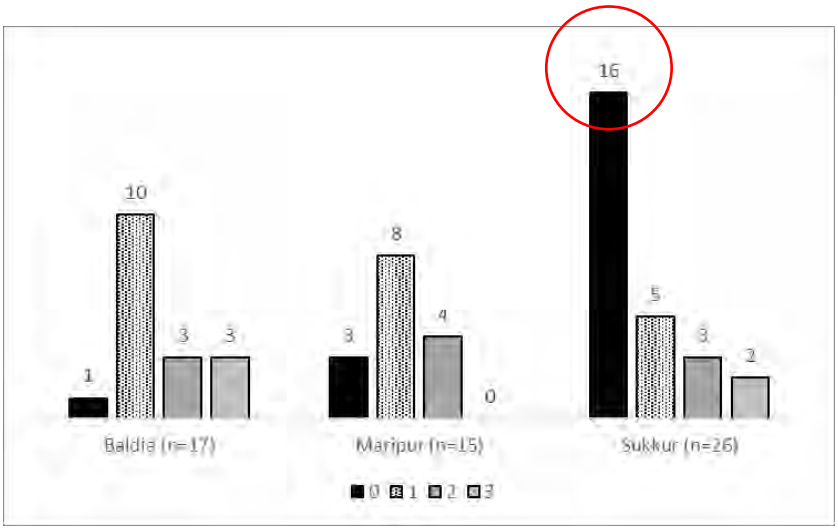


Figure 10: Numbers of language which Target FHBW could read/write

Regarding the languages used for reading or writing, 53% of the total sample could read or write Urdu, followed by Sindhi (18%), English (14%), and other languages (3%)[22]. By area, the proportions of those who could read/write Urdu in Baldia, Maripur, and Sukkur were 80%, 60%, and 20%, respectively.

Figure 11 shows the languages that Target FHBW could read/write. Among Target FHBW, 94% in Baldia and 80% in Maripur could read/write Urdu, while 35% in Sukkur used Sindhi.

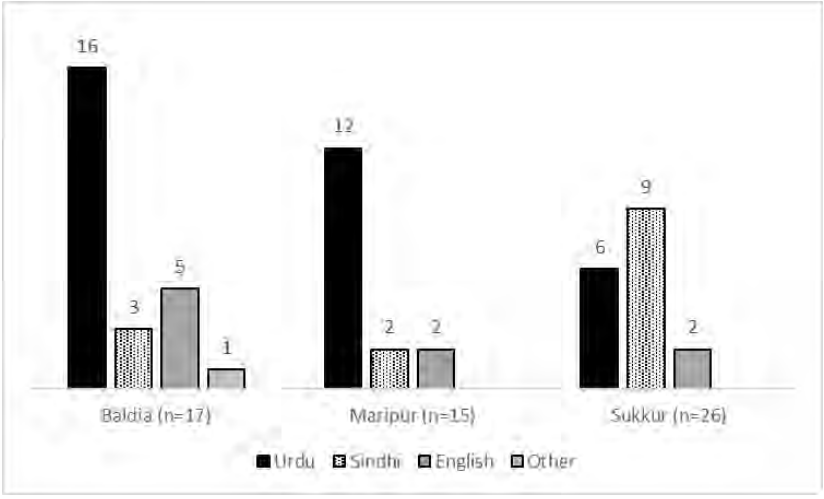


Figure 11: Kinds of languages that Target FHBW could read/write

[22] Please see the cross-tabulation table "Part1-#13-2".

5.7 Calculation

In the questionnaire survey, the total sample was asked if they could do basic calculations, such as addition, subtraction, multiplication, and division. The results are shown in Figure 12.

Among the respondents, most of them answered that they could do addition (89%) and subtraction (87%), whereas fewer answered that they could do multiplication (58%) and division (67%).

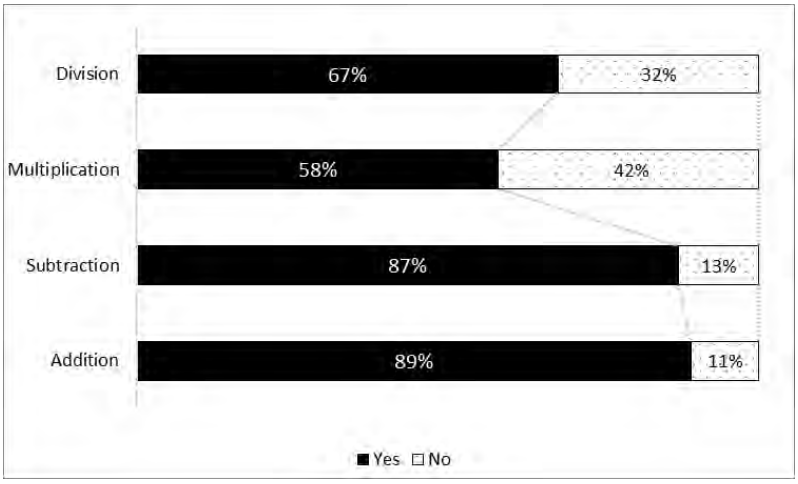
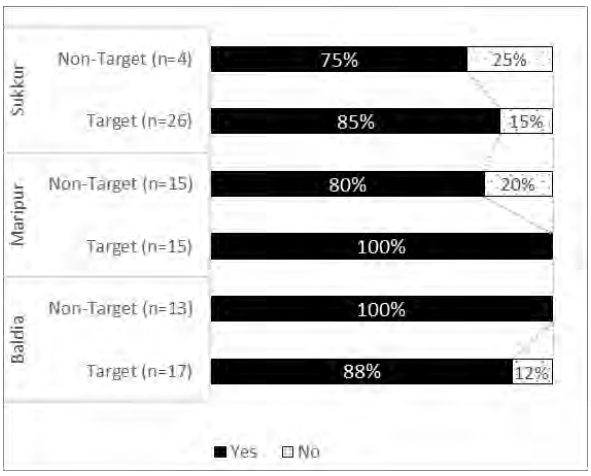
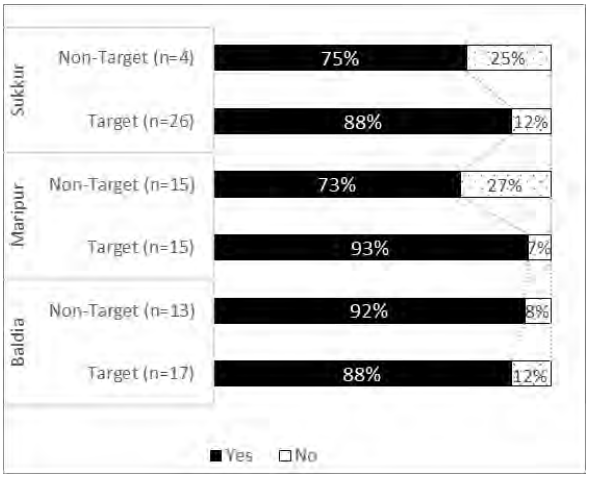


Figure 12: Self recognitions of the ability of calculation (total sample)

By area, the ratio of the respondents who answered that they could do basic calculations was higher in Baldia and Maripur than in Sukkur. When comparing the Target FHBW with Non-target FHBW, Target FHBW tended to answer that they could do basic calculations. Figure 13 depicts the distribution of the ability to perform the four types of calculations by area.



Addition



Subtraction

Multiplication Division

Figure 13: Distribution of the ability of four types of calculations by area

As Figure 14 shows, among the Target FHBW, more than 80% of them in all areas answered that they could do addition and subtraction. The ratio of the respondents who answered that they could do multiplication and division was lower, especially in Sukkur.

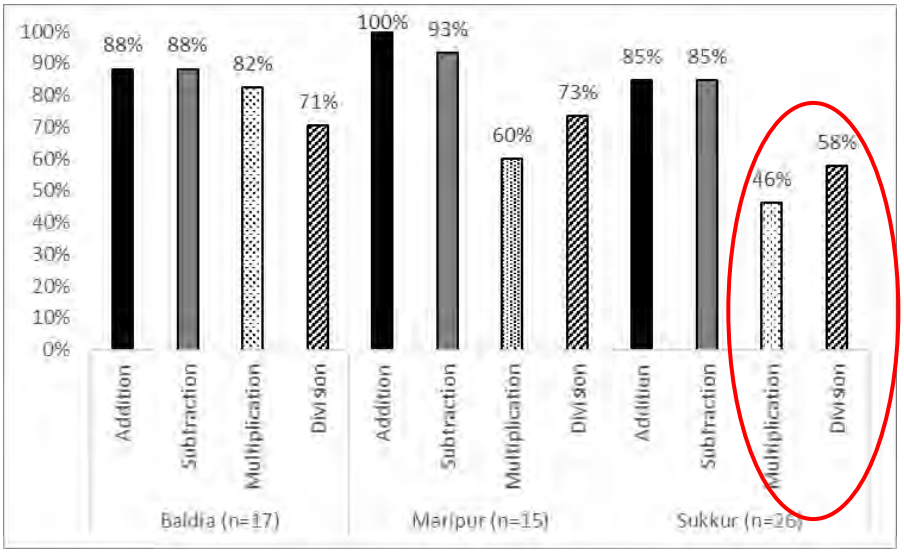


Figure 14: Percentages of the ability of basic calculations (Target FHBW)

When we consider the responses by educational backgrounds, those who had no school education showed a significant gap between simple calculations (addition and subtraction), and advanced ones (multiplication and division), highlighted in Figure 15.

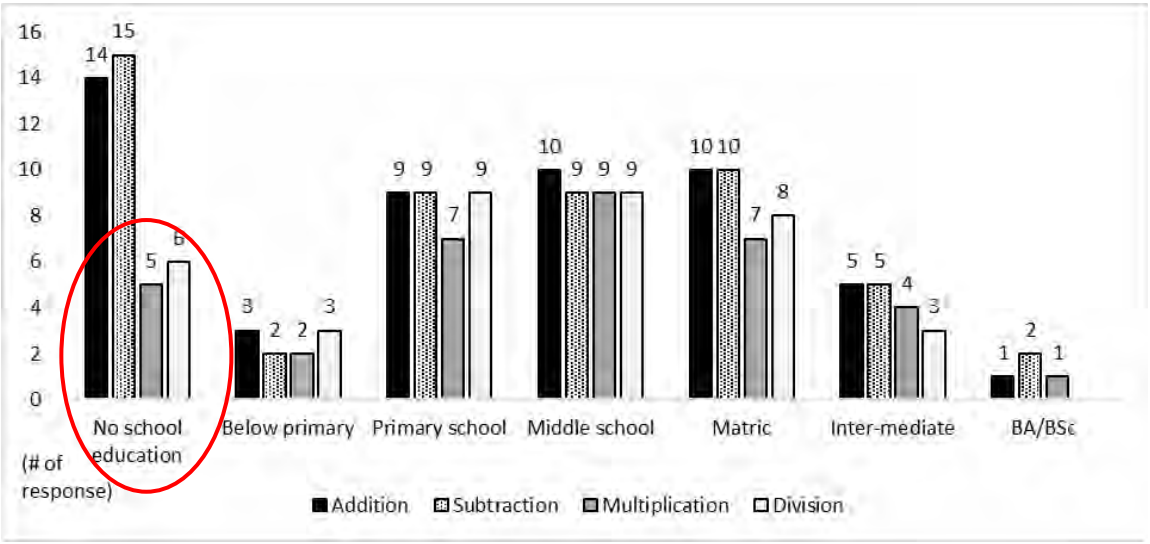


Figure 15: Calculation ability by educational background (total sample)

5.8 The ability to do the four calculations verbally or in writing

Among the total sample, 83% answered that they could do all four calculations verbally and 49% answered that they could do them in writing[23]. Since 31% among the total sample had no school education, it is assumed that they could do calculation verbally not in writing. In the Target FHBW, the percentages between responses of "verbally" and "writing" were almost same in Baldia and Maripur, whereas there was a difference in Sukkur between those who answered that they could do them verbally (88%) and in writing (38%). These results are displayed in Figure 16.

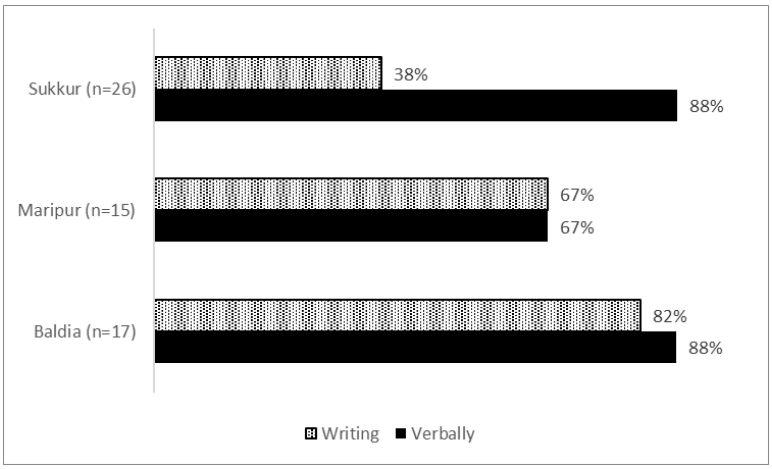


Figure 16: Ability of basic calculation verbally/writing (Target FHBW)

[23] Please see the cross-tabulation table "Part1-#14-5".

5.9 Results of the calculation test

So that we could compare their self-recognition regarding calculations to their actual performance on a calculation test, 22 respondents (19 Target FHBW and 3 Non-target FHBW) took a simple test. Of the 22 respondents, 3 were from Baldia, 7 from Maripur, and 12 from Sukkur.

As shown in Figure 17, there was a gap between their self-recognition of calculation ability and their actual abilities. Regarding those who indicated they could do division, nine respondents (75% of those who answered that they could do division) got the answers wrong on the test. On the other hand, the results were opposite for multiplication. Six respondents who reported they could not do multiplication gave correct answers on the test.

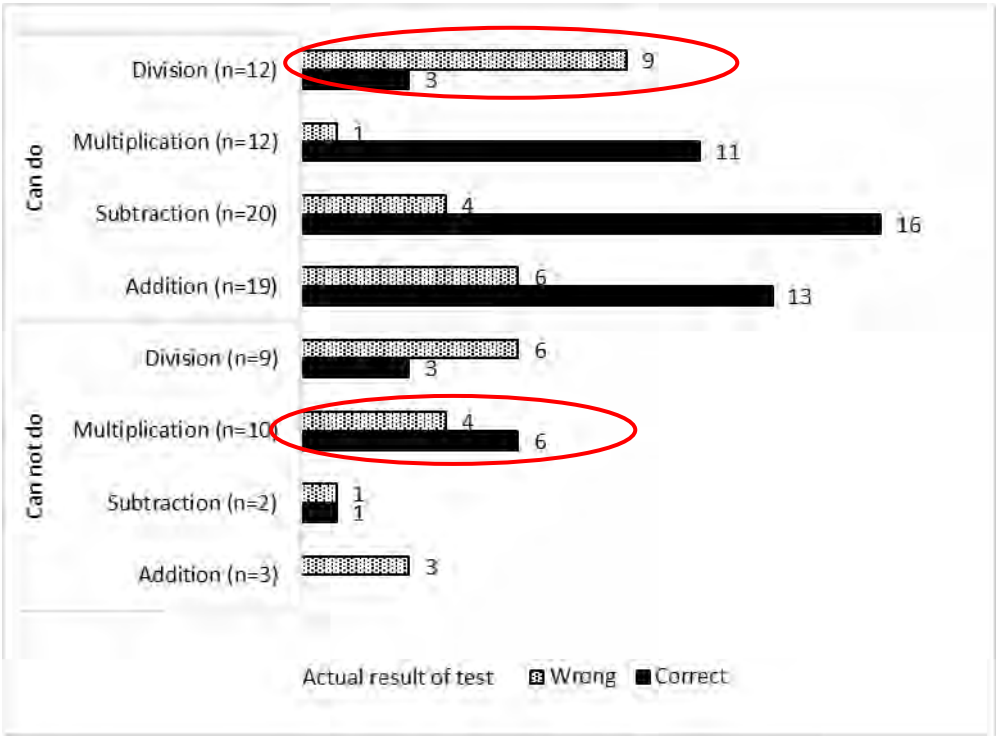


Figure 17: Difference between actual result of calculation test and self-recognition

5.10 School attendance of the children who support HBW

There were 155 children who were school age (5~14), and the rate of school attendance was 85% (131)[24]. There were no school-age children who primarily worked as HBW. Only 8% of the children (13 children) were supporting HBW at home, and most of children (79%, 123 children) were not involved in HBW. Figure 18 shows that 86% of the children who were not involved in HBW went to school, whereas 69% of the children supporting HBW went to school.

[24] Please see the cross-tabulation table "Part1-#10-9".

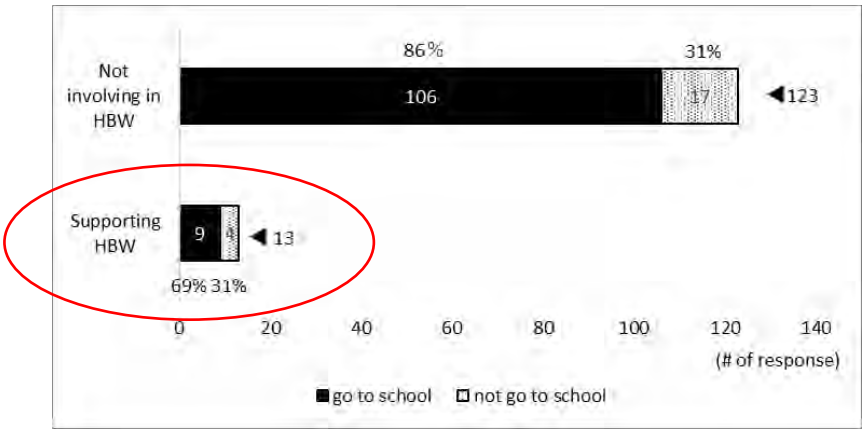


Figure 18: Ratios of school attendance of the children by involvement of HBW

Points from Chapter 5

1) Among the total sample, the educational backgrounds in Baldia and Maripur were similar in the distribution of educational level and ability to perform four calculations. The educational level in Sukkur was lower than in the other two areas in Karachi. For example, about half of the respondents in Sukkur had not go to school, and the abilities of reading/writing and calculation were relatively lower than in the other areas. Therefore, the Project should create training programs and materials that can be easily understood by the illiterate.
2) The ratio of those who had no school education was 31% in Target FHBW, and 53% in Non-target FHBW. By area, the ratio of those who had no school education among Target FHBW was 46% in Sukkur, 20% in Maripur, and 18% in Baldia. Considering the low ratio of school attendance in Sukkur, the Project should consider an approach that includes training regarding literacy and calculation, particularly targeting those with no school education. The training contents must be closely connected to and useful for their work.
3) Even the respondents who responded that they had not go to school tended to be able to do addition (83%) and subtraction (78%) verbally, but they could not do multiplication (28%) and division (33%). This could be an opportunity for the Project to enhance their capabilities for managing their home and business. There was a gap between self-recognition and the results of the calculation ability test. The Project should try to observe their actual calculation ability regardless of their educational level.

6. Gender

6.1 Permission of male members to go out

In the total sample, women needed to get the permission of male family members to go to the home of relatives outside village (79%), followed by the community center (66%), the local health center (63%), the home of a relative in the same village (58%), and neighborhood shops (50%)[25].

The trend of responses in Target FHBW was the same as that in the total sample. Figure 19 depicts the percentages of Target FHBW who needed to get permission from male family members to leave their home. The neighborhood shop was the easiest place for women to go without permission in Baldia and Maripur; however, for women in Sukkur, it was the home of a relative in the same village. More than 40% of Target FHBW needed to get male permission to go anywhere, even in the same village.

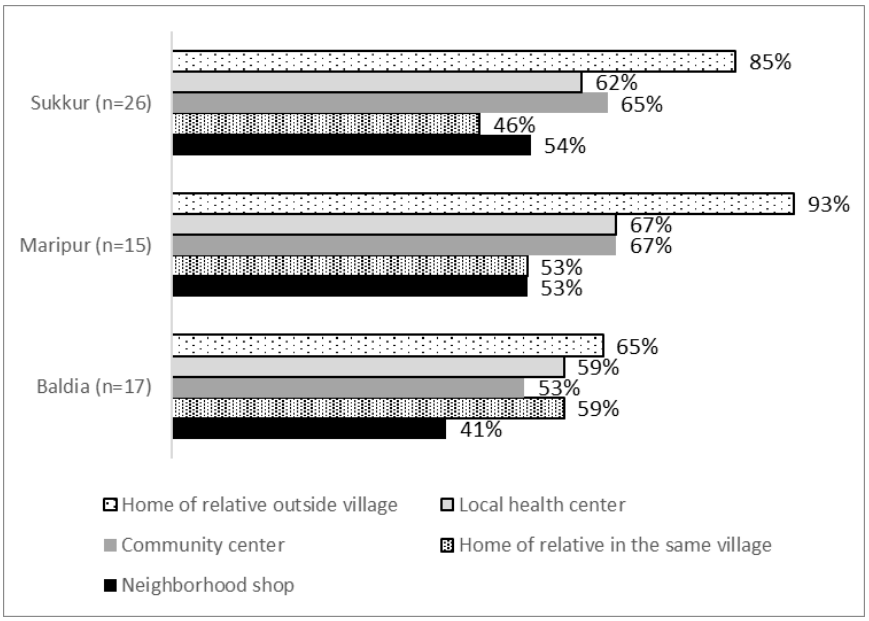


Figure 19: Permission of male family member by area (Target FHBW)

Figure 20 depicts the percentages of Target FHBW by age groups who needed to get permission to go outside. Young respondents were more likely to need to get permission than elder respondents.

[25] Please see the cross-tabulation table "Part7-#117-1".

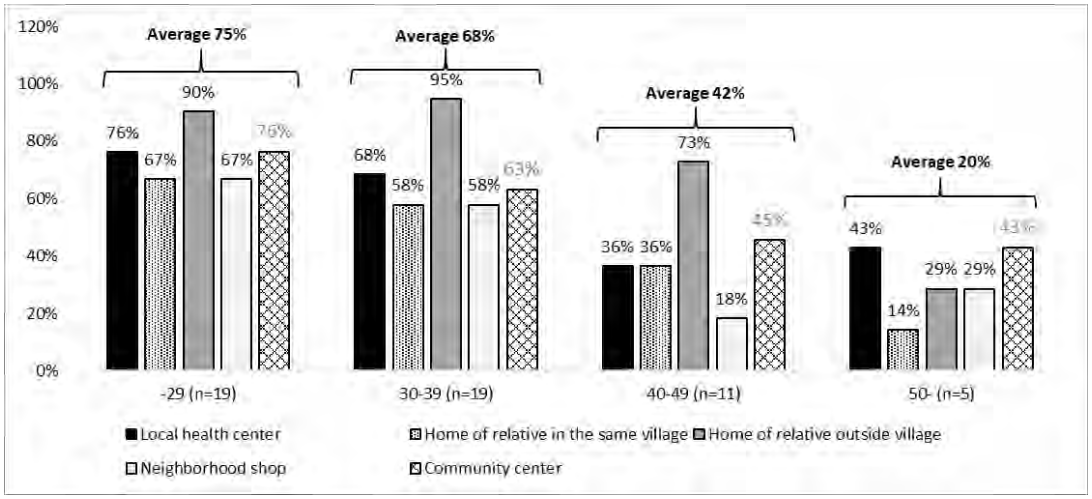


Figure 20: Percentage of Target FHBW who needed to get the permission to go outside by age groups

6.2 The places where women could go alone

In the total sample, the places that women could go alone were the home of a relative outside the village (42%), followed by neighborhood shops (50%), local health centers (52%), community centers (57%), and the home of a relative in the same village (60%)[26]. Excluding the home of a relative outside the village, more than 50% of the respondents indicated that they could go to these places alone.

For the Target FHBW, the responses tended to be almost the same as those of the full sample. By area, Target FHBW in Maripur were more likely to answer that they could go to these places alone compared to the other two areas. More than half of Target FHBW in all areas answered that they could go to the community center and the home of a relative in the same village alone, as seen in Figure 21.

[26] Please see the cross-tabulation table "Part7-#117-2".

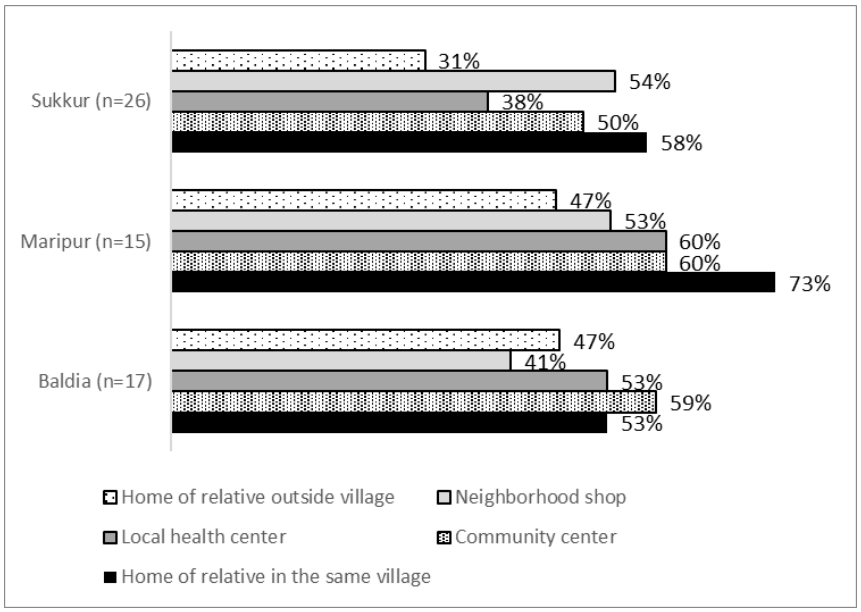


Figure 21: The places where Target FHBW could go alone by area

Figure 22 depicts the percentages of Target FHBW who could go outside alone by age groups. Elder respondents were more likely to be able to go outside alone than young respondents.

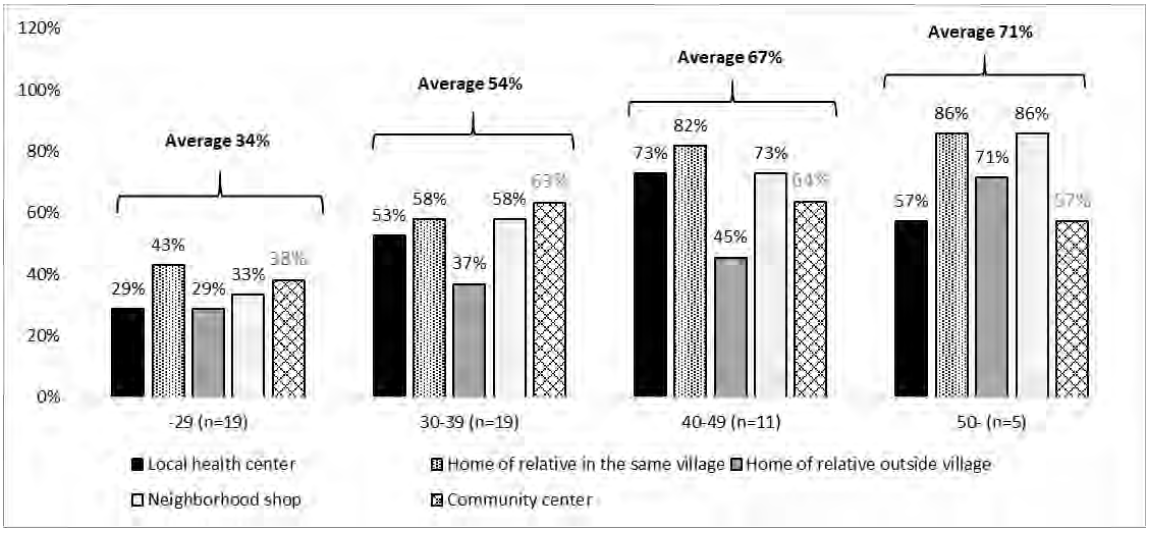


Figure 22: Percentage of Target FHBW who could go outside alone by age groups

6.3 Experience with market visits

In the total sample, 84% answered that they had visited the markets. By area, more than 90% in Baldia and Sukkur answered that they had experienced visiting the markets, whereas 73% of the respondents in Maripur had visited the markets[27]. Figure 23 depicts the distribution of those who

[27] Please see the cross-tabulation table "Part7- #118".

had experienced market visits. The pattern of the responses in Target FHBW was the same as that of the total sample.

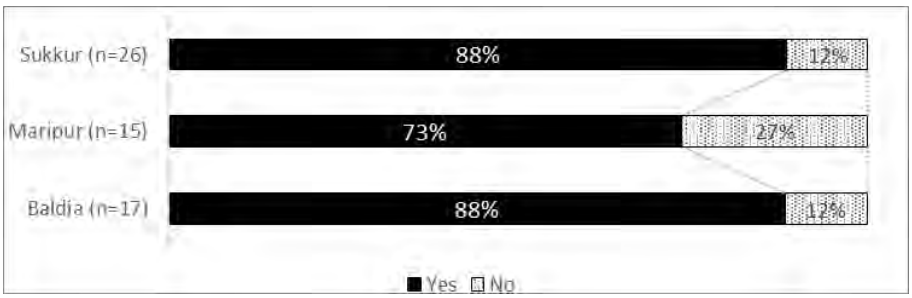


Figure 23: Experience of market visit (Target FHBW)

<Who accompanied them to the market>

Of the total sample, 29% answered that they went to the market with their husband/father/son, whereas 41% went with other family members, 5% went with neighbors, and 4% went with a group leader. 22% of them answered that they had visited the market alone. More than 70% of the respondents generally went to the market with family members[28].

The responses among Target FHBW tended to be the same as those of the total sample. When looking at the responses of Target FHBW by area in Figure 24, Baldia had a notably higher ratio of going alone (41%). In Maripur, most went to markets with female family members (53%). In Sukkur, they more often went to the markets with their husband/father/son (46%) than in the other areas.

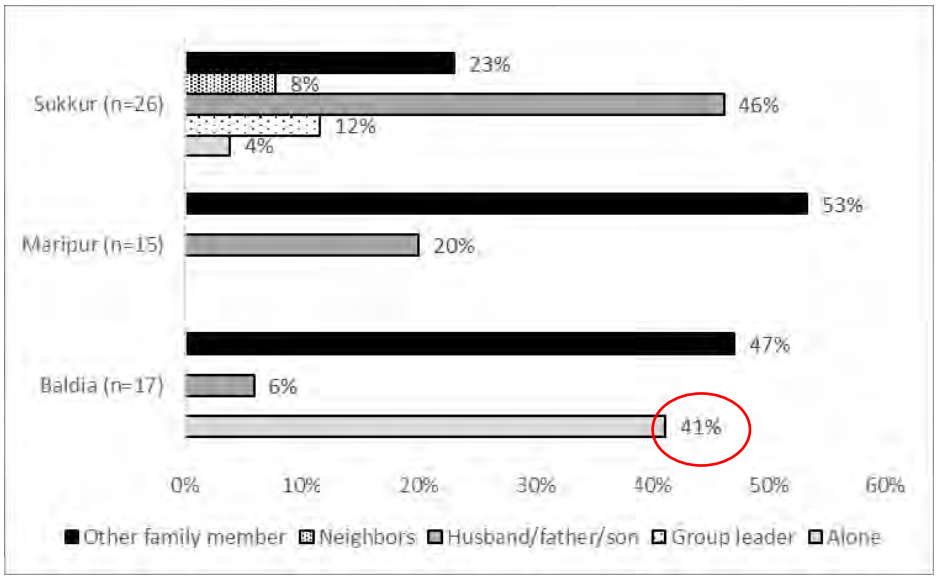


Figure 24: With whom go to the market (Target FHBW)

[28] Please see the cross-tabulation table "Part7-#119".

<Time spent going to the market>

In the complete sample, the average time spent going to the market was 47 minutes; the average was 29 minutes in Baldia, 51 minutes in Sukkur, and 66 minutes in Maripur, as seen in Figure 25. Those in Maripur were on average the farthest from the market.

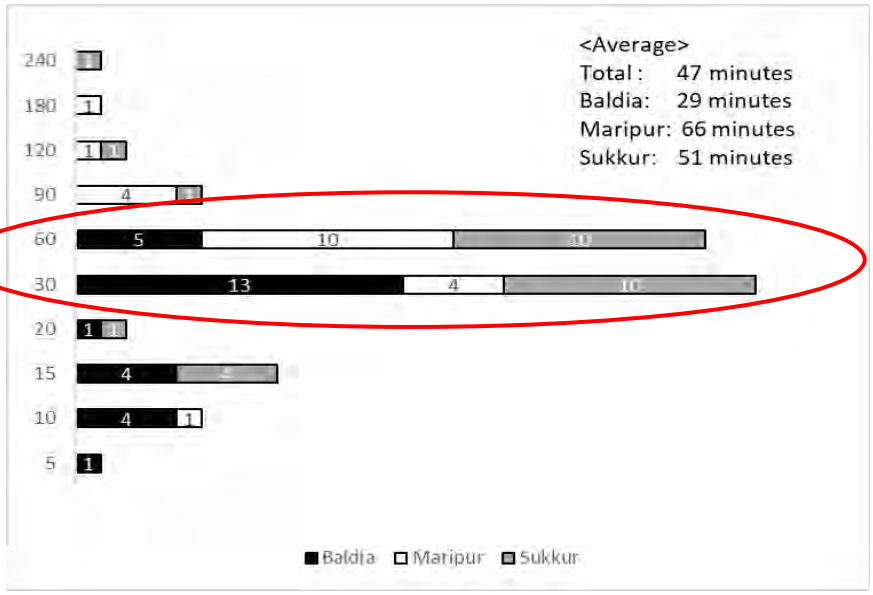


Figure 25: Time to the access to the market (total sample)

<Difficulty of market access>

About half of the total sample (54%) felt that they had difficulty accessing the market. As seen in Figure 26, 60% in Sukkur and more than 50% in Baldia and Maripur felt it was difficult to access the market. In Maripur, 30% had not visited any market. Considering their responses of the time required and the difficulty of market access, we can say that Baldia is the easiest place for them to access the market. There was no difference in the tendency between responses of the total sample and Target FHBW.

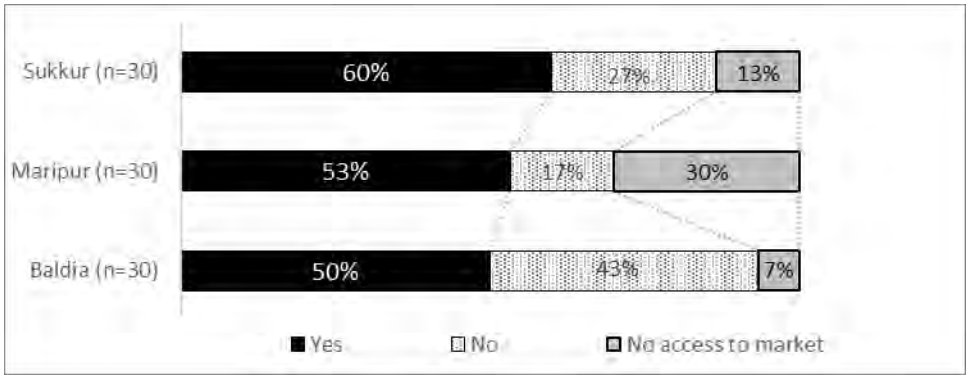


Figure 26: Distribution about the difficulty of the market access by area (total sample)

<Reasons for difficulty going to the market>

In the total sample, the biggest problem in all areas was traffic/transport, and in Maripur, traffic/transport was the only problem making access to the market difficult. Figure 27 shows the responses by area. Among the respondents who answered traffic/transport, most of them answered just traffic/transport whereas five respondents answered that they suffered from traffic rush, two said that the lack of transportation was problem and there was some single answer, such as high fare rates and long waiting time.

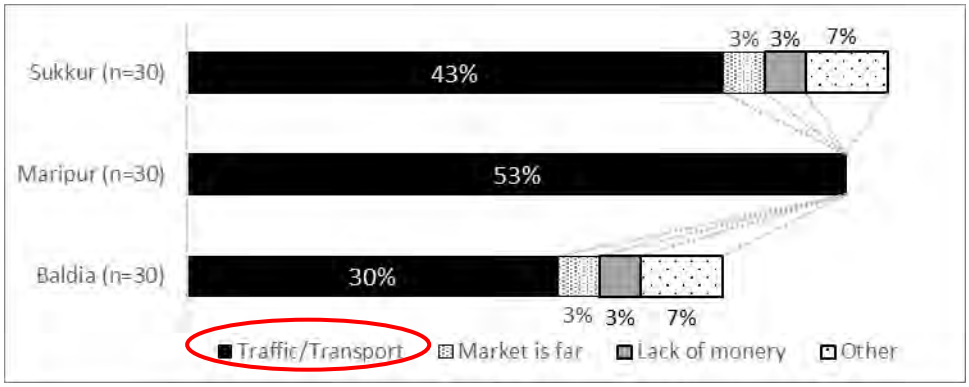


Figure 27: Problems about the access to the market

Points from Chapter 6

1) More than 40% of Target FHBW needed to get the permission from a male family member to go out, even in the same village. Young respondents were more likely to need to get permission than older respondents. The Project should keep these restrictions about going outside in mind, and consider how the Project could get the male counterparts' acceptance of project activities so that the females could easily get their consent.
2) More than half of Target FHBW could go alone to the community center and the home of a relative in the same village. For their convenience, the Project should give priority to the community center in the same village as a gathering place for pilot activities.
3) 84% of the total sample had visited the market. Comparing with other areas, the respondents in Maripur had less experience going to the market. In all areas, traffic/transport was by far the largest problem for women in gaining access to the markets.
4) When women went to the market, they tended to go there with family members, not alone. With the support of family members, the women could easily go to the market. The Project should consider a way for females to access the market easily with the support of male family members. If it is difficult to get support from the male members, creating a group of females with one reliable male person could be another option for easier access to the market.

7. Household status

7.1 Family

<Family size>

The average family size in the total sample was 6.5, with 2.7 children (under the age of 15)[29], 3.5 working age adults (ages between 15-59), and 0.2 elderly (age 60 or older). These family sizes were almost identical to the national average family size[30]. The maximum number of children was five (5) in Baldia and Maripur and eight (8) in Sukkur. The oldest elder was 80 in Baldia, 70 in Maripur, and 85 in Sukkur[31]. Figure 28 depicts the average household composition by area among Target FHBW.

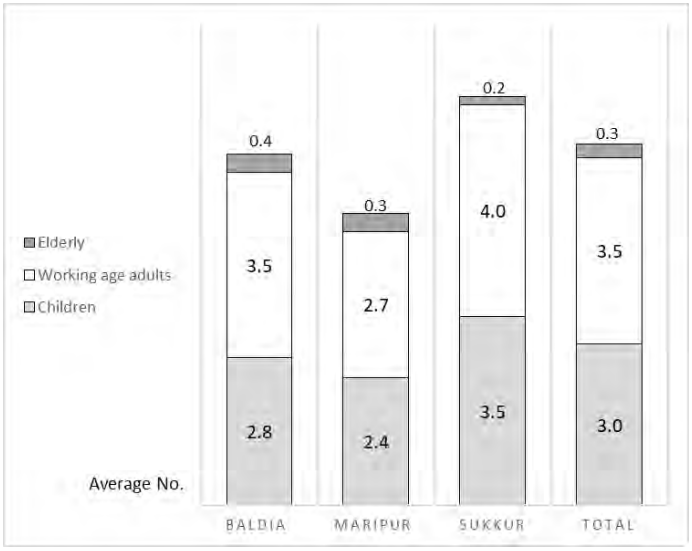


Figure 28: Average household composition by area (Target FHBW)

<Family type>

The most prevalent family type within the total sample was "married couple and children" (32%), followed by "three-generation (married)" (29%), "married couple and children (not married)" (16%), and "three-generation (single parent)" (10%)[32]. When looking at the situation of the Target FHBW by area in Figure 29, the family type of three-generations ("joint family")[33] was popular in all three areas, with 41%[34] in Baldia, 40%[35] in Maripur, and 35%[36] in Sukkur. Among Target

[29] We followed the definitions used at "Pakistan Rural Household Panel Survey".
[30] Source: "Household Integrated Economy Survey" (HIES) (2013-14). The average family size in Sindh (2013-2014) was 6.13.
[31] Please see the cross-tabulation table "Part1-#10-1,2,3,4".
[32] Please see the cross-tabulation table "Part1-#10-5".
[33] Joint family usually means a family consistent with parents, kids and grandparents living together as a single family.
[34] 41% =three-generation (married) of 29% + three-generation (single parent) of 12%
[35] 40% = three-generation (married) of 20% + three-generation (single parent) of 13% + three-generation (not married) of 7%
[36] 35% = three-generation (married) of 27% + three-generation (single parent) of 4% + three-generation (not married) of 4%

FHBW, two (2) respondents in Sukkur reported a family type of "female single and children."

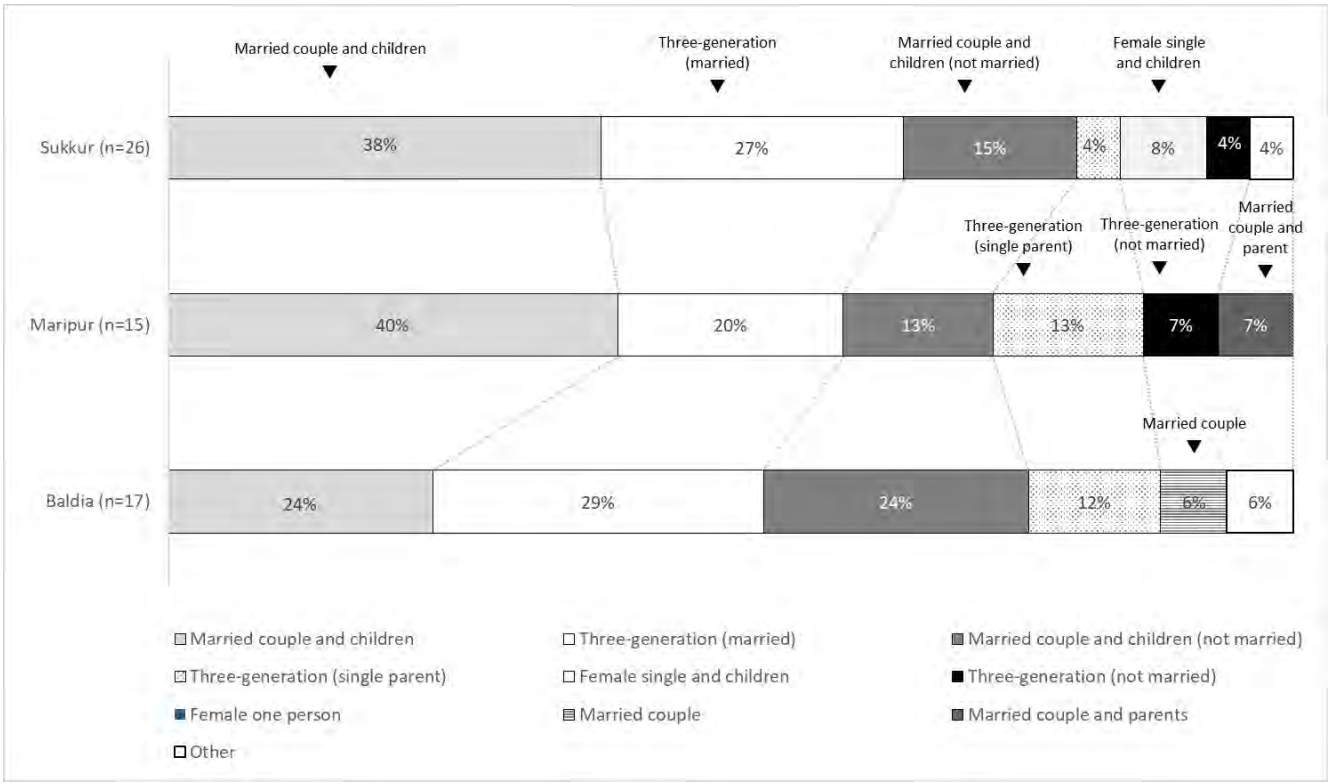


Figure 29: Distribution of family types by area among Target FHBW

<Note>

- "Three-generation (married)" means a case of a three-generation family where the respondent is married, whereas in the case of "Three-generation (not married), the respondent is not married.
- "Married couple and children (not married)" means a case of a married couple having children, where the respondent is not married and lived there as a child.

<Head of household>

Regarding household heads[37] in the total sample, the respondent's husband was most often the household head (34%), followed by the respondent (29%), the respondent's father (14%), mother-in-law (8%), and father-in-law (7%)[38]. Among Target FHBW, 15 respondents were household heads, which was the second largest proportion after their husbands. Out of the 15 household heads, eight (8) were widows, divorced, or separated. These results are shown in Figure 30.

[37] The respondents were seemed that they considered the household head as the person who had a power of decision making in the household and was more respected by family members.
[38] Please see the cross-tabulation table "Part1-#10-6".

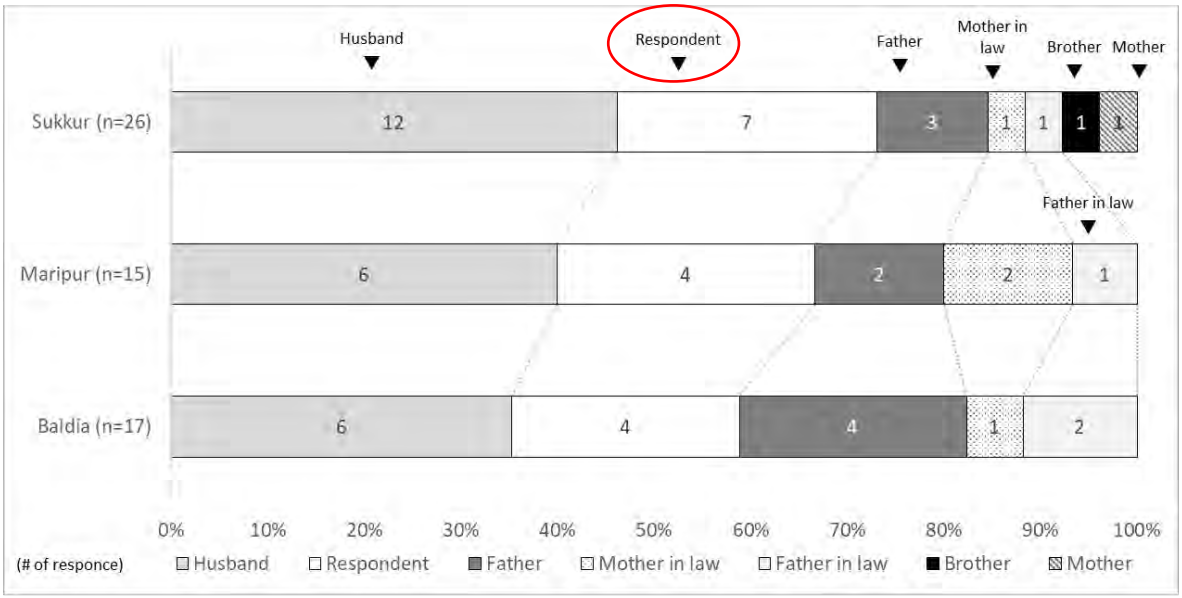


Figure 30: Distribution of household head by area among Target FHBW

7.2 Income source and amount of the households

<Number of income sources in the households>

The average number of income sources in the households among the total sample was 2.8, with 1.7 casual income sources and 1.1[39] stable ones. There were no notable differences in the average numbers between Target FHBW and Non-Target. Figure 31 depicts the distribution of the number of income sources among Target FHBW. Almost half of them (47%) have two (2) income sources in their households. The two (2) respondents who had seven (7) income sources belonged to three-generation families with 7 to 11 working age adults in the households.

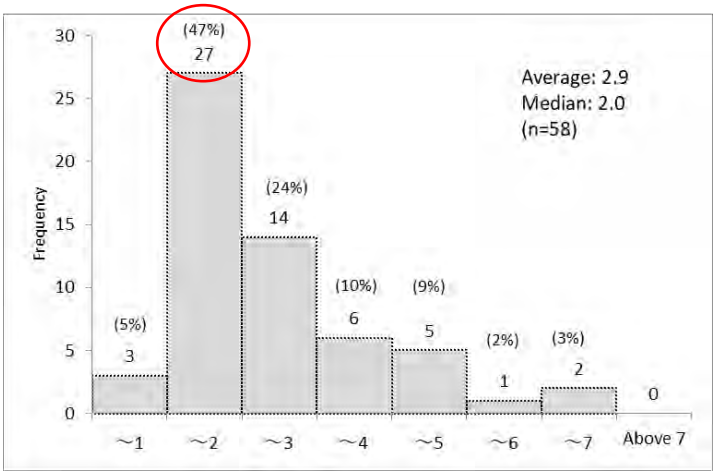


Figure 31: Distribution of number of income sources in the households among Target FHBW

[39] Please see the cross-tabulation table "Part3-#56-4".

<Primary income source in the households>

When we look at the primary source of income, that is, the one in the household that generated the largest amount of income, "others" (33%) was the highest proportion in the total sample, followed by "factory worker" (18%), "government parastatal" (14%), "HBW" (14%), and "private enterprise" (13%)[40]. Examples of "others" included drivers of truck/rikisha, husband's pension, mechanic, carpenter, cook, and cleaner.

Figure 32 depicts distribution of the primary occupations among Target FHBW by area. The "other" accounted for a notable proportion in all three areas. The results indicate that HBW also played an important role as a primary means of income, representing 12-19% of the respondents in these areas.

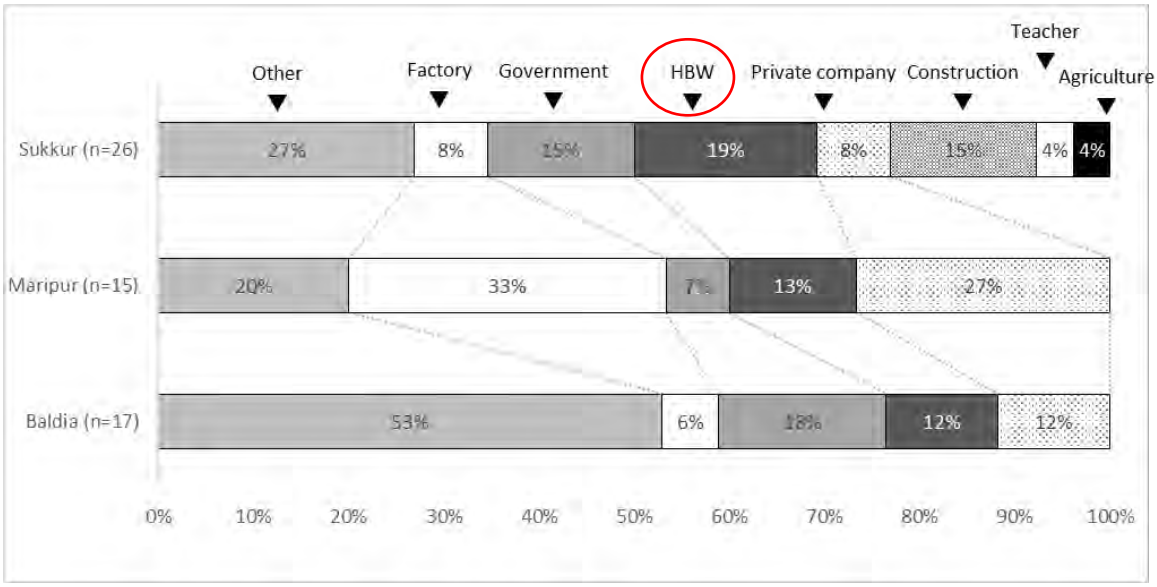


Figure 32: Distribution of the primary occupations in the households by area among Target FHBW

<Primary earner in the households>

The family member who earned the primary income in the households for the total sample was the respondent's husband (39%), respondent (17%), son (12%), father (12%), and brother (9%). The distribution of the primary earner among Target FHBW was almost the same as that in the total sample (husband 40%, respondent 19%, son 12%, father 10%, brother 9%)[41]. Figure 33 shows the distribution of the primary earners by area among Target FHBW. The respondents accounted for a notable proportion of 13-23%, which indicates that respondents were in an important position to earn for their households.

[40] Please see the cross-tabulation table "Part3-#56-1".
[41] Please see the cross-tabulation table "Part3-#56-1 Earners of the top1 earning in household".

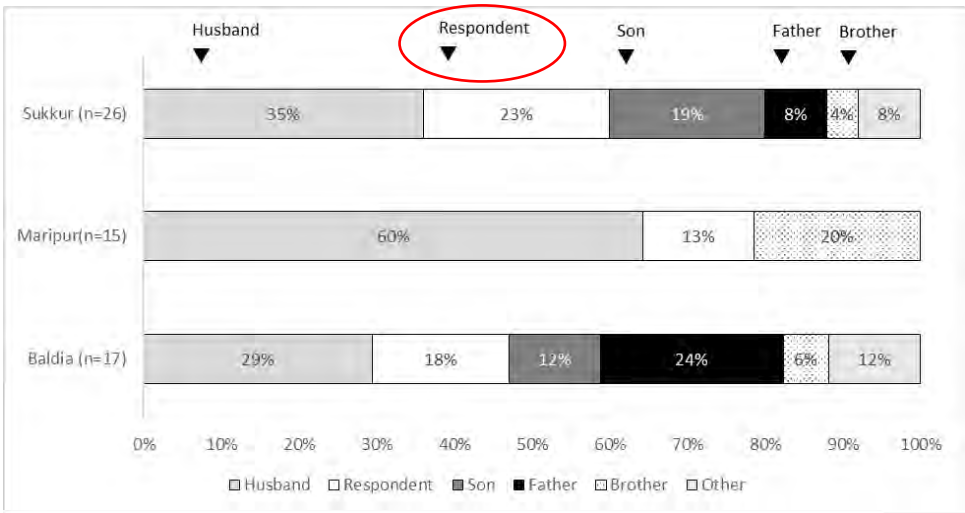


Figure 33: Distribution of the primary earner in the households by area among Target FHBW

<Income amount of the households>

We asked the respondents how much salary or cash income (actual earnings after deducting costs) they earned in the last 12 months by income source. Please note that their responses were based on their memory without any written records, which limits the data accuracy for this question. Figures 34 and 35 depict the distribution of the annual salary/cash income of Target FHBW and Non-Target, respectively[42]. The average amount of Target FHBW (259,239 PKR) was slightly larger than that of Non-Target, but it had a larger dispersion (varied more widely). We can say that there is no perceptible gap in the annual salary/cash income between Target and Non-Target[43].

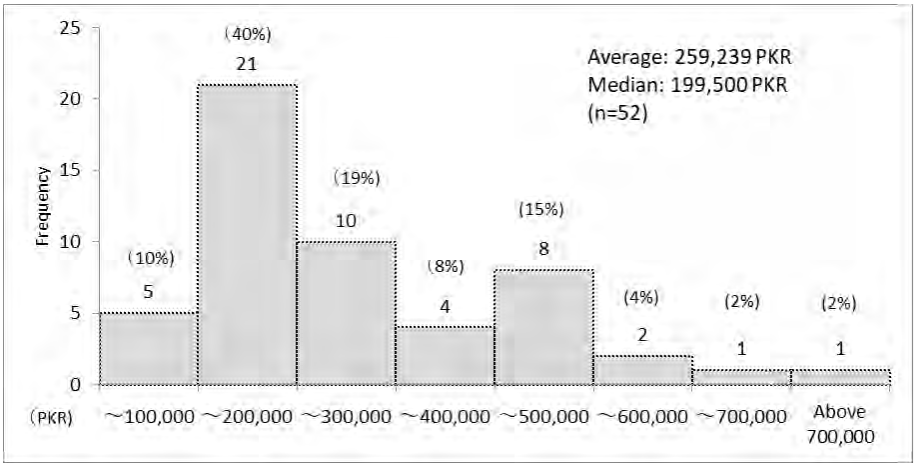


Figure 34: Distribution of the household annual salary/cash income of Target FHBW

[42] We excluded three (3) outliers from Target FHBW.
[43] There were no significant differences of the average amounts between the two groups. (p=0.65>0.05)

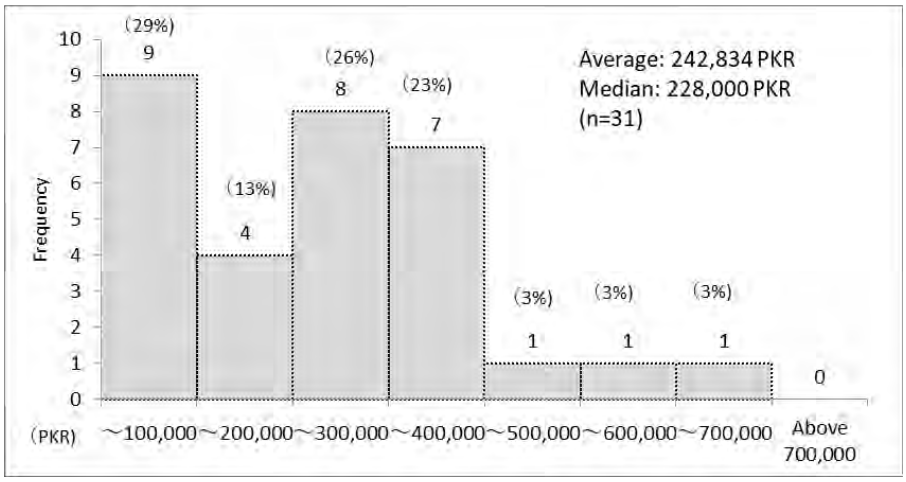


Figure 35: Distribution of the household annual salary/cash income of Non-Target FHBW

Figure 36 depicts the average household annual salary/cash income, as well as per capita amounts. We compare the per capita amount (total annual amount divided by the total number of family members) with the current poverty line[44]. Respondents from Maripur had relatively lower annual average amounts of salary/cash income in their households compared with the other two areas. When we look at the per capita amounts, Target FHBW in Sukkur reported the lowest level, which could be because of their bigger family sizes. When comparing the per capita amounts with the current poverty line (3,030 PKR per adult equivalent per month), all categories were above the poverty line.

[44] The poverty line (3,030 PKR per adult equivalent per month) was calculated by using patterns of consumption of reference group based on the HIES 2013-2014 (source: document of planning commission). Please note that we have a significant limitation of the comparison with our data and the poverty line, as our data ware cash incomes only, and not based on calculation of consumption. The per capita household annual salary/cash income was calculated by dividing with all family members including children, which could cause underestimation of the actual per capita amount for adult.

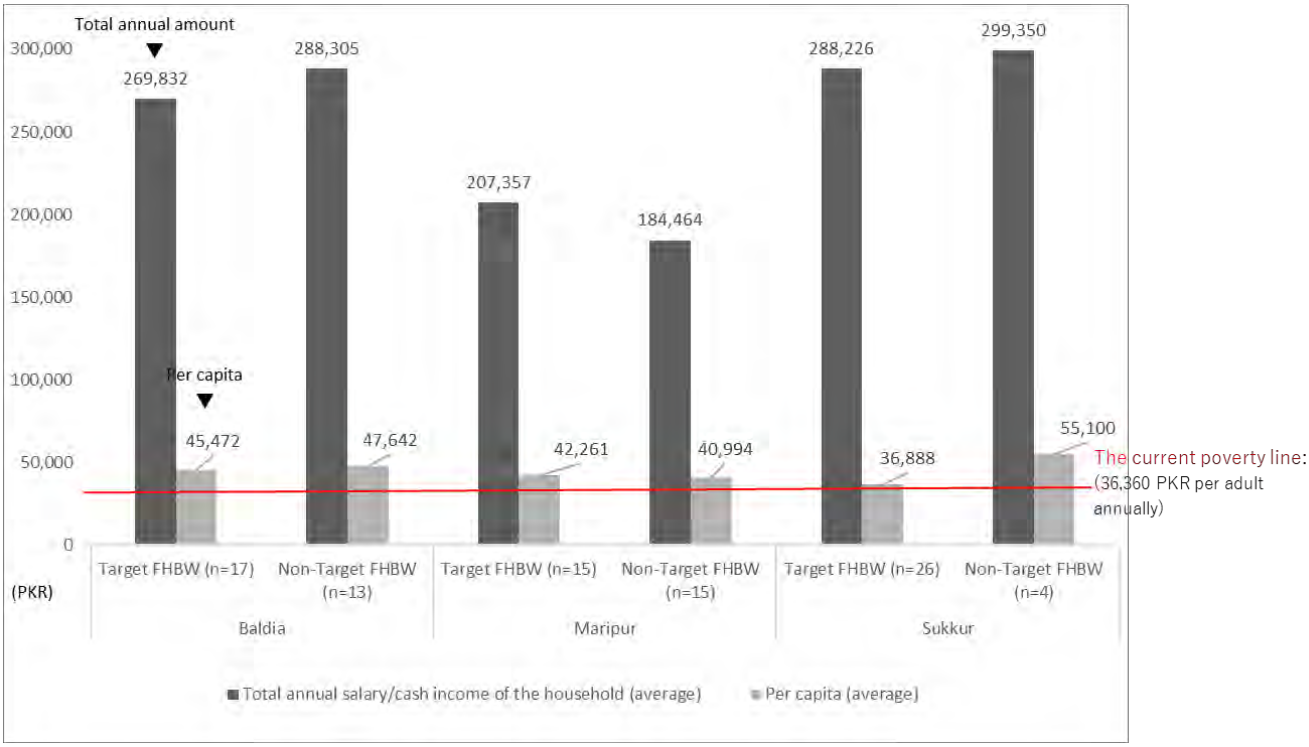


Figure 36: Comparison of the average household annual salary/cash income by sample group and area

Figure 37 depicts the relationship between the household annual salary/cash income and the proportion of HBW income compared to annual household income. There was a moderately negative correlation (r= -0.47), which indicates that the lower the amount of the respondents' household income, the larger the proportion of HBW income. In other words, HBW income is more significant in lower income households.

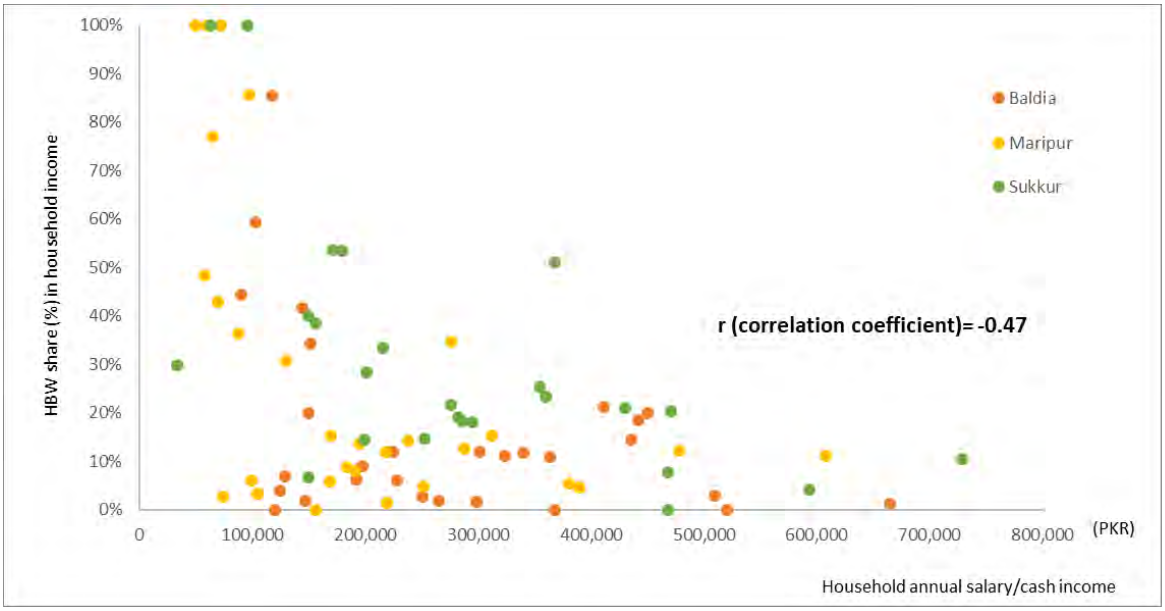


Figure 37: Household annual salary/cash income and share ratio of HBW income

The income earned by HBW is explained in the following chapter (8.2).

Box 1: Triggers for hard lives

When we interviewed FHBW about their household situations, we saw some ladies shedding tears over the difficulty of their livelihood. We hesitated to continue interviews, but they cooperated to complete our interviews, which should be truly appreciated.

FHBW who face dire difficulties in life have several common factors: injury, disease, and death of their husbands. The following are examples.

- ✧ **Injury of husband (Maripur)**: Her husband was a truck driver, but he was injured in a car accident. He currently works for only a few months of the year because he still suffers from aftereffects. She has four school-age children, and needs to work not only doing HBW but also washing clothes for her neighbors. (Total annual cash income: less than 100,000 PKR)
- ✧ **Disease of husband (Sukkur)**: Her husband has suffered from cancer for the last two years. He was hospitalized in a hospital in Karachi for ten months, supported by neighbors and relatives. She needed to work at the hospital for medical expenses. He has recently come back to her house, but will never work again. She has three sons, and the oldest son has just started working at a hotel as an intern. The family depends on her earnings from HBW, which is as little as 10,000 PKR per year. She receives BISP cash support of 4,800 PKR every three months for two years.
- ✧ **Death of husband (Maripur)**: Her husband died when she was 25 years old, leaving her with their two daughters. After his death, she tried to be a teacher and completed Matric (class 9 and 10), but gave up her study because she needed to take care of her children. She had received cash support from BISP, but the cash provision is currently suspended. Her family depends on her dead husband's pension, from his work as a teacher of a governmental school.

7.3 Assets

<Overall situation>

We asked the respondents about their situation in terms of ownership of assets. Assets are defined as a house, land, and livestock, excluding durable items such as a vehicle, motorbike, or TV.

As for real estate (house and land), Figure 38 depicts the distribution of three categories of ownership of: 1) house only, 2) land only, 3) house and land, and 4) no real estate. Many households had both house and land (Target: 83%, Non-Target: 66%[45]).We had eight (8) households in Baldia and three (3) in Maripur that did not have both house and land[46], unlike those in Sukkur,

[45] Please see the cross-tabulation table "Part3-#57 Asset".
[46] Please see the cross-tabulation table "Part3-#57 Asset".

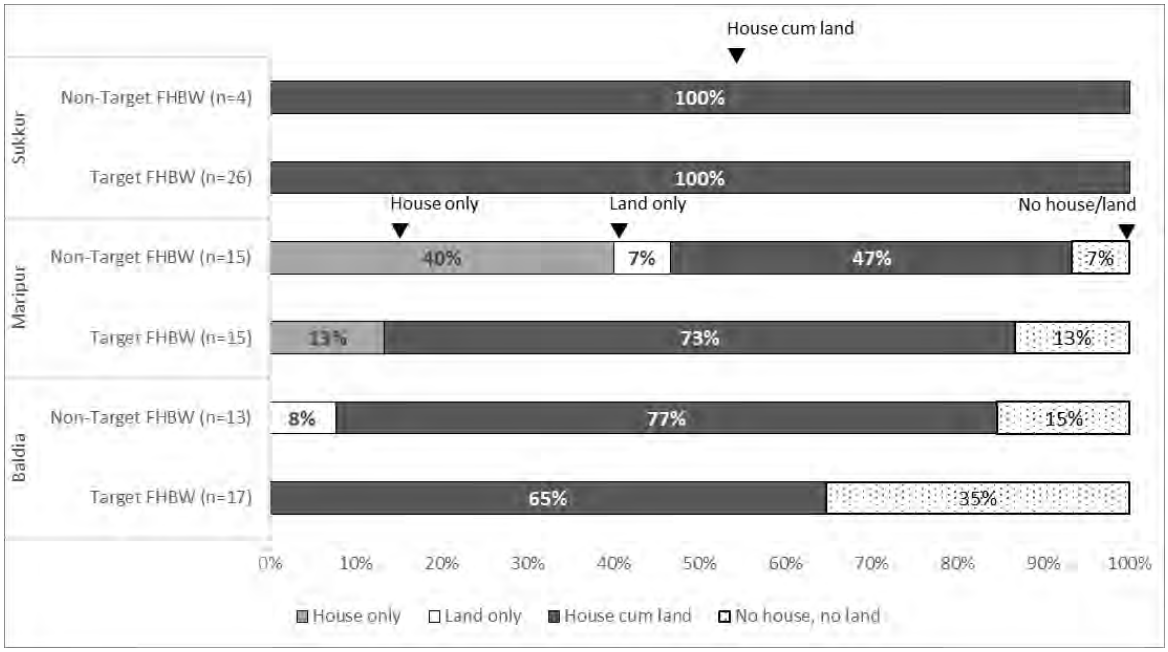


Figure 38: Distribution of three categories on ownerships of household real estate (house, land) by sample group and area

Regarding livestock, there were 14 Target FHBW in Sukkur and only one (1) respondent from Maripur who had livestock in their households.

<House>

The housing status of the respondents in the total sample was that the home was: 1) owned by other family members (73%), rented (16%), and owned by the respondent (10%). The average number of houses for the total sample was one (1)[47].

Figure 39 depicts the number of responses by housing status among Target FHBW. Only four (4) respondents owned houses by themselves out of 58 Target FHBW. Their houses were primarily owned by other family members, such as their husband, parents, or parents-in-law.

[47] Please see the cross-tabulation table "Part3-#57-1 House".

Figure 39: House ownership status of Target FHBW

<Residential land>

The status of residential land for the entire sample was divided into: 1) owned by other family members (67%), rented (13%), and owned by the respondent (12%). The average size was 297 yards (249 ㎡) for family members' land, 76 yards (64 ㎡) for rented land, and 69 yards (58 ㎡) for land owned by the respondents[48]. In particular, when looking at the ownership status among Target FHBW, residential land was owned by other family members in most cases (41 responses, 71%), which is similar to the trend of house ownership. Out of 58 Target FHBW, only seven (7) respondents owned their own residential land.

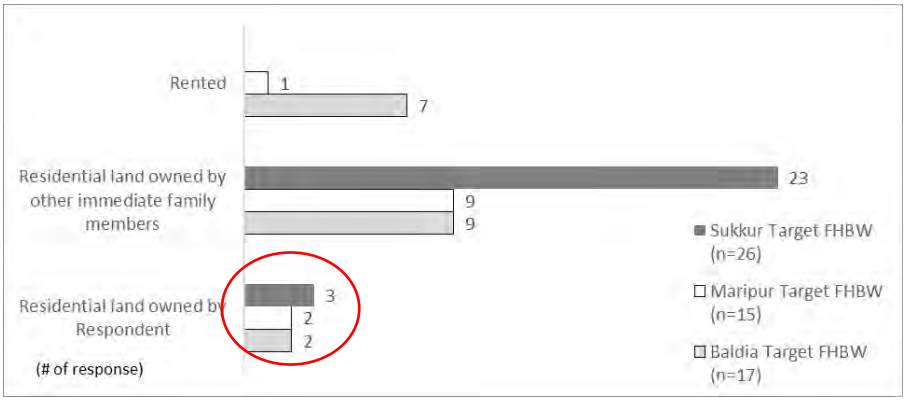


Figure 40: Residential land ownership status of Target FHBW

<Agricultural land>

Among Target FHBW, nine (9) of the respondents indicated that other family members owned agricultural land, and four (4) said that agricultural land was rented. There was no respondent who owned agricultural lands by themselves. Almost all those who had agricultural land were from the Sukkur region, with only one (1) respondent in Baldia[49]. The average size of the agricultural land

[48] Please see the cross-tabulation table "Part3-#57-2 Residential land".
[49] Please see the cross-tabulation table "Part3-#57-3 Agricultural land".

was 6.3 acres for land owned by other family members, and 5.1 acres for rented land. Non-Target FHBW had no respondents who had agricultural land.

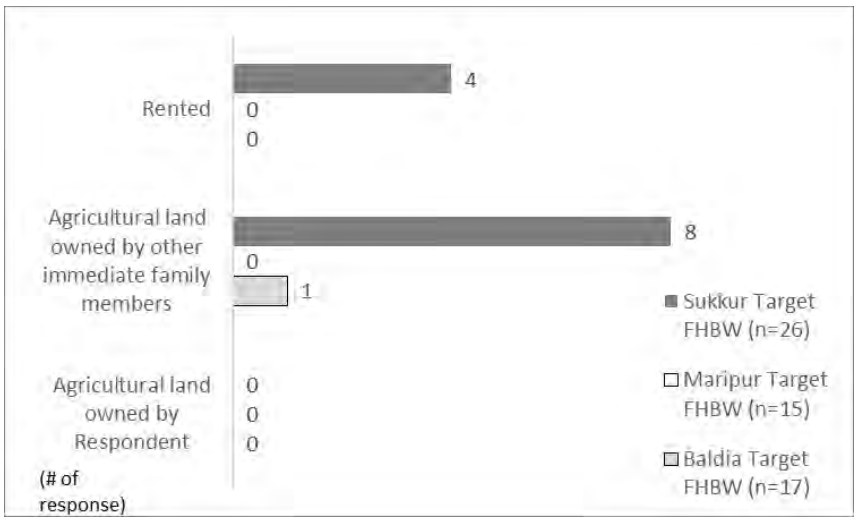


Figure 41: Agricultural land ownership status of Target FHBW

<Livestock>

Figure 42 depicts the number of households among Target FHBW who reported ownership of livestock by type of livestock[50]. The most common livestock owned was buffalo (14 responses), which was followed by poultry (6), cattle/cows (3), goats (2), and sheep (1). Except for one respondent in Maripu who owned poultry, all were owned by households in the Sukkur region. Those from Baldia did not have any livestock. Among Non-Target FHBW, only one (1) had goats in Maripur, and one (1) had poultries in Sukkur[51].

Figure 42: Livestock ownership status of Target FHBW

[50] Please note that we did not identify who were owner on the question of livestock.
[51] Please see the cross-tabulation table "Part3-#57-4 Livestock".

7.4 Management of household accounts

<Management type>

Four types of household accounts management were identified: 1) the respondent managed them solely, 2) the household head managed them solely, 3) family members managed them jointly, and 4) the household head managed them in consultation with family members. There were the following proportions in the whole sample, in order from large to small: the respondent managed them solely (54%), the household head managed them solely (30%), members managed them jointly (7%), and the household head managed them in consultation with family members (6%)[52].

Figure 43 illustrates the distribution of management types by area. About half of the Target FHBW indicated that the "respondent manages solely" (Baldia 59%, Maripur 53%, and Sukkur 46%). Those in Baldia had relatively more discretion in controlling their family accounts, whereas in Sukkur the largest proportion of decision making power belonged to the household head (46%).

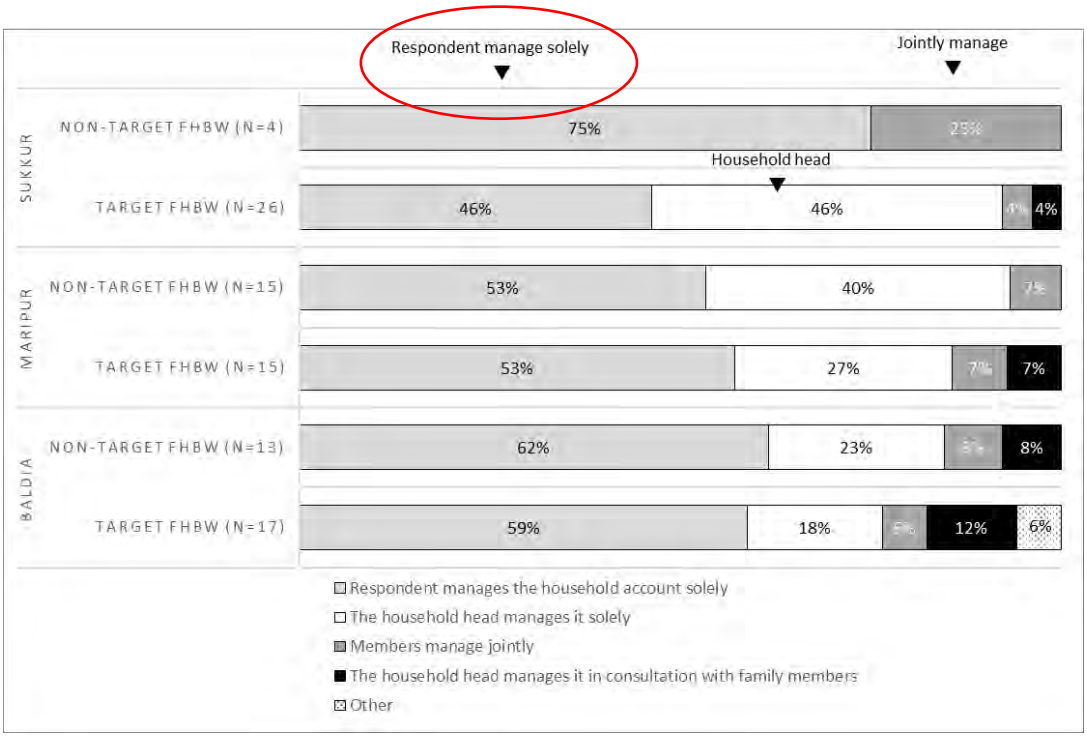


Figure 43: Distribution of household management by sample group and area

We analyzed what factors contributed to respondents' power of sole management, and found that marital status had a statistically significant difference ($p=0.004 < 0.05$)[53]. As presented in table 15, females who were married, widowed, divorced or separated from spouses were more likely to have

[52] Please see the cross-tabulation table "Part3-#58,59 In your house, do you manage the household accounts (family budget) solely?".
[53] It was result of chi-square test.

the sole decision-making power for their household accounts. In addition, the females' power of sole management was related to their household income level ($p=0.009 < 0.05$). The females of middle and low-income households were more likely to have the power of sole management than those of high-income households.

Table 15: Sole management of the respondents by marital status

	Respondent manages household account solely (# of response)	Not solely manages household account (# of response)	Total (# of response)
Married	34	24	58
Single	3	14	17
Widow	10	0	10
Divorced	1	3	4
Separated	1	0	1
Total	49	41	90

On the other hand, we could not judge whether the responses regarding sole management differed statistically based on the educational level of the respondents, literacy, or income amounts earned by the respondents' HBW. Out of 35 respondents who had no school education in the total sample, 21 (60%) reported that they solely managed the household accounts.

<Record keeping>

In the total sample, 30% of the respondents answered that their households had recorded household accounts in the last 12 months[54]. Figure 44 depicts the distribution of those who had recorded (Yes), and had not recorded (No) by sample group and area. As in the total sample, the Target FHBW had notable proportions of respondents who had recorded household accounts in their households: 27% (7 respondents) in Sukkur, 35% (6 respondents) in Baldia, and 40% (6 respondents) in Maripur.

[54] Please see the cross-tabulation table "Part3-#60 Did you or other family member record household account?".

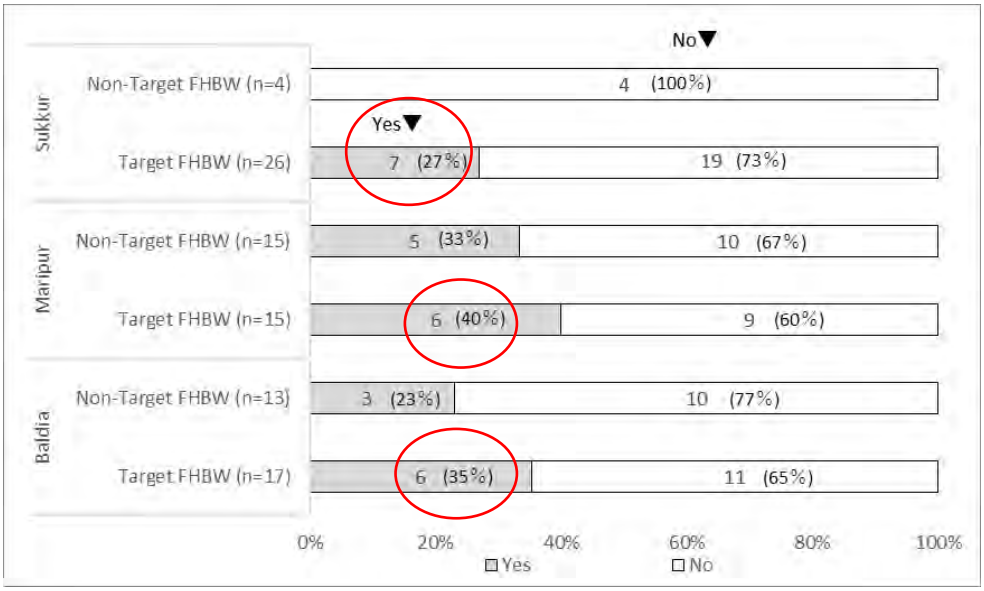


Figure 44: Did you or family members record household account in the last 12 months?

As the result of conducting a chi-squared test, we found that literacy status (whether they are illiterate or not) had a relationship with the responses about record keeping of household accounts ($p=0.034 < 0.05$). We can say that literacy is one of important factors enabling them to record the household accounts for their households.

Table 16: Record keeping of household account by literacy status

	Recorded (# of response)	Not recorded (# of response)	Total (# of response)
Illiterate	6	29	35
Literate	21	34	55
Total	27	63	90

The person who recorded the household accounts for the households that kept records was most often the respondent (35%), mother-in-law (19%), brothers (12%), daughters (8%), fathers (8%), husbands (8%), and sons (8%). Table 17 indicates that nine of the respondents who kept the records had an education level above primary school.

Table 17: The persons keeping the records by educational status of the respondents

	Respondent	Mother in law	Brother	Daughter	Father	Husband	Son	Mother	Total
Illiterate		2	1	2			1		6
Below primary		1	1						2
Primary school	2						1		3
Middle school	2				1			1	4
Matric	3	2	1		1	2			9
Inter-mediate									0
BA/BSc	2								2
Total	9	5	3	2	2	2	2	1	26
Proportion to the total	35%	19%	12%	8%	8%	8%	8%	4%	100%

<Balance of monthly income and expenditures>

We asked the respondents about the present condition of the balance between their monthly household incomes and expenditures. The results of this question are limited in that the responses were based on their perceptions without any confirming written documents. The total sample was distributed into responses of "break-even" (39%), "in deficit slightly" (20%), "in deficit so much (20%), "in surplus slightly" (13%), "I don't know" (7%), and "in surplus a lot" (1%)[55]. The respondents who reported deficits in their households accounted for 40% of the total.

The distribution among Target FHBW presented in Figure 45 indicates that Maripur had a larger proportion of respondents who reported deficits (60%) than Baldia (36%) and Sukkur (27%). Sukkur had nine (9) respondents who reported surpluses, while Baldia had only one (1) and Maripur had no respondent who reported a surplus.

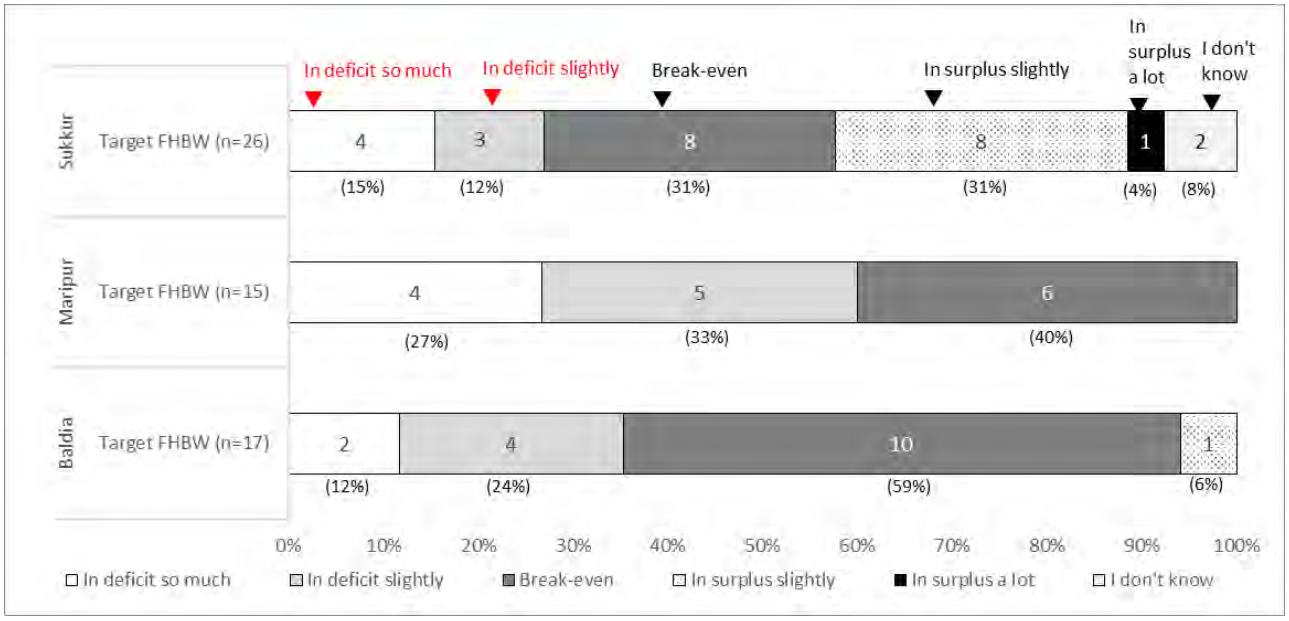


Figure 45: Distribution of household account status by area among Target FHBW

[55] Please see the cross-tabulation table "Part3-#62 How is your balance of monthly household income and expenditure?".

We analyzed whether the household income level, which was categorized into three groups[56], had a relationship with their perception of the status of the household accounts; the data are shown in Table 18. The chi-squared test revealed that their responses on household account status were significantly different based on their income level group ($p=0.005 <0.05$). This result indicates that their perceptions of the status of household accounts was related to their household income levels. In contrast, we could not determine if there was a relationship between the responses on account status and record keeping of their household accounts[57].

Table 18: Household account status by household income level

	In deficit slightly	In deficit so much	Break-even	In surplus slightly	In surplus a lot	Total
High income level	2	12	7	1	22	
Middle income level	6	13	15	3	37	
Low income level	9	3	8	1	21	
Total	15	18	35	11	1	80

<Amount of borrowing and lending>

The average amount of household borrowing in the total sample was 47,124 PKR, and the average amount of lending was 19,462 PKR[58]. The average amounts by sample group and area are shown in Figure 46.

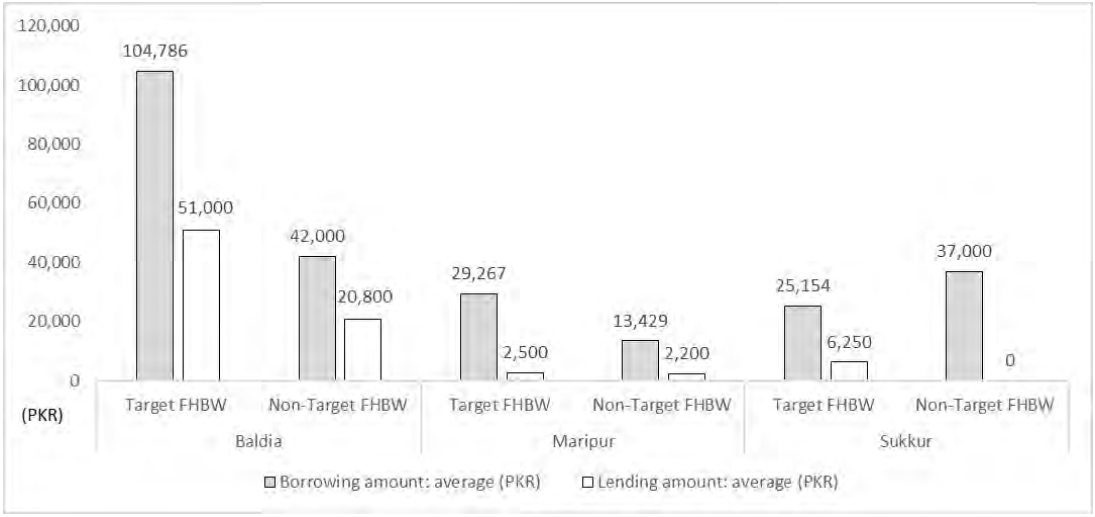


Figure 46: Average amounts of borrowing and lending by sample group and area

[56] Low:～137,000 PKR (25% quartile), Middle: 137,001～357,200 PKR, High: 357,201 PKR～(75% quartile)
[57] P=0.14
[58] Please see the cross-tabulation table "Part5-#86, 87".

<Monthly amount that respondents could spend>

The most common range of amounts that the respondents could spend of their own free will in one month was less than or equal to 1,000 PKR (42%), which was followed by 1,500-3,000 PKR (24%), and 4,000-6,000 PKR (12%) in the total sample[59]. Figure 47 depicts the distribution of the ranges by area among Target FHBW. Sukkur had a slightly larger number of respondents who could spend above 4,000 PKR in one month (9 respondents, 35%). Most (70%) of the Target FHBW, however, answered that they could spend up to 3,000 PKR freely in a month.

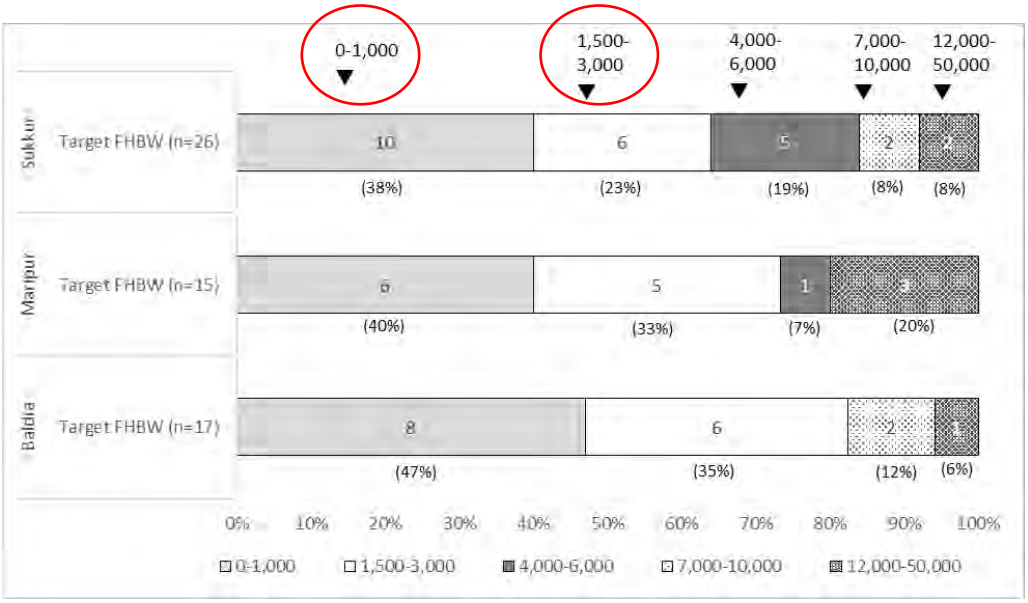


Figure 47: Distribution of ranges that the respondents can spend from their free will in one month by area among Target FHBW

Figure 48 depicts the items that Target FHBW respondents could purchase of their own free will. The most common item was clothes/shoes for themselves or their children (48% of Target FHBW), followed by education (28%), food (24%), heath (21%), daily expenses (19%), and cosmetics (16%). Unlike Baldia and Sukkur, Maripur had no respondents who could spend their money freely for cosmetics; their spending was more concentrated on clothes and education. This implies that females in Maripur face more limitations on their disposable income. There were only three respondents in Sukkur who answered that they could spend some amounts freely for raw materials for HBW. This indicates that most Target FHBW do not have enough financial capacity to freely purchase materials for their work.

[59] Please see the cross-tabulation table "Part3-#63 How much can you spend from your free will by yourself in one month?".

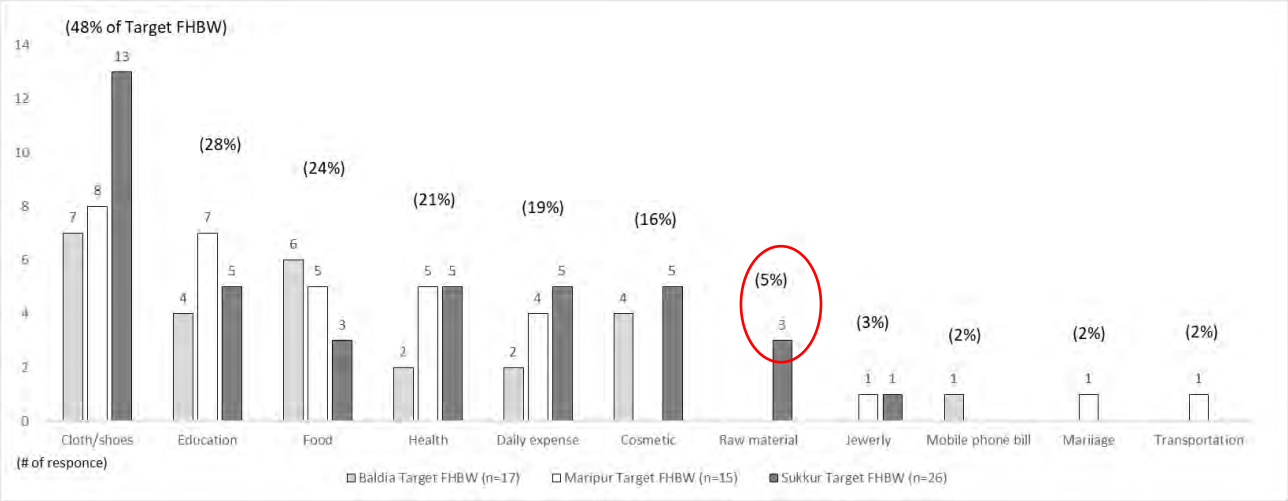
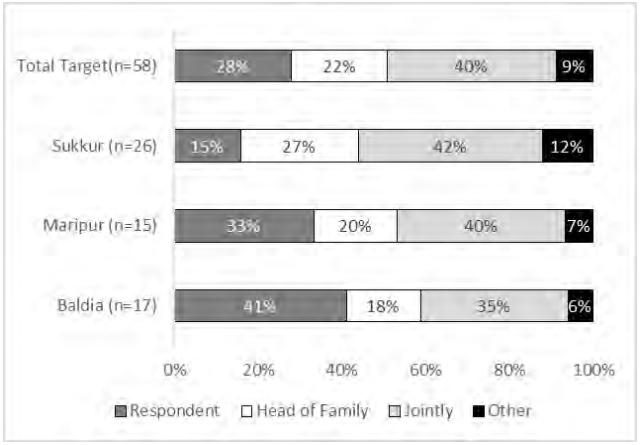


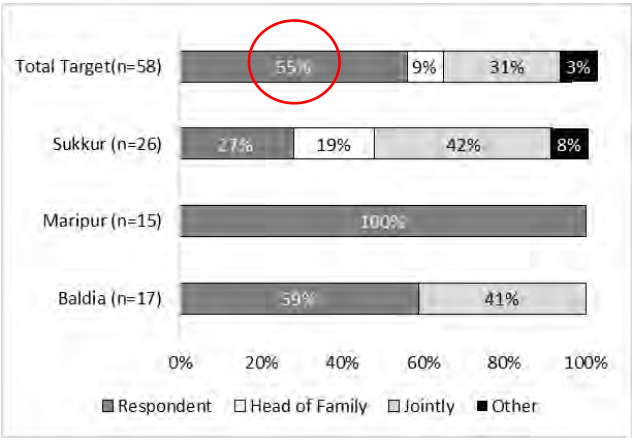
Figure 48: On what items do you spend the money mainly? (Target FHBW)

<Decision makers for household expenses>

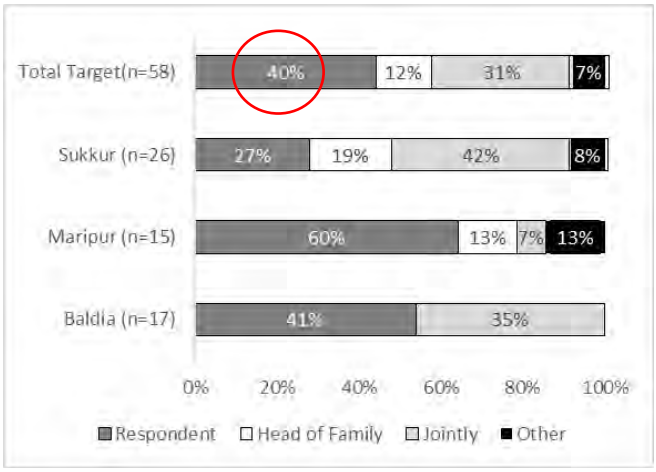
The six panels of Figure 49 illustrate the distribution of decision makers in the households of Target FHBW by expense item. The respondents had the largest proportion of decision making for "apparel, foot wear" (55%) among Target FHBW, which was followed by "health" (43%), and "education" (40%). On the other hand, a smaller proportion of respondents had decision making power over "housing;" the household head was most often the decision maker for that (45%).



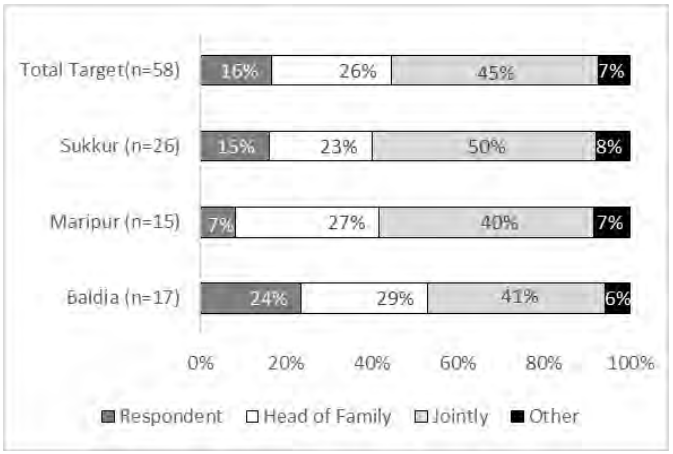
Food, water, beverage, tobacco



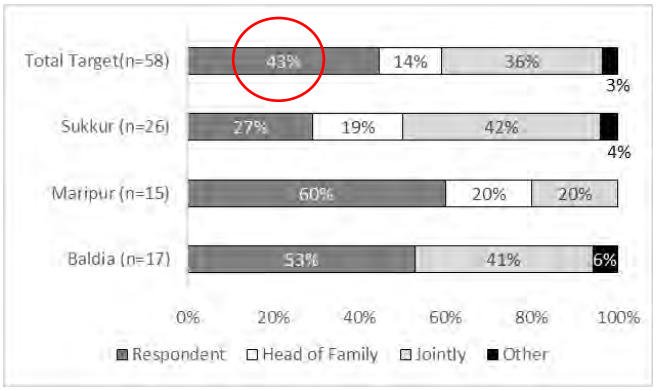
Apparel, foot wear



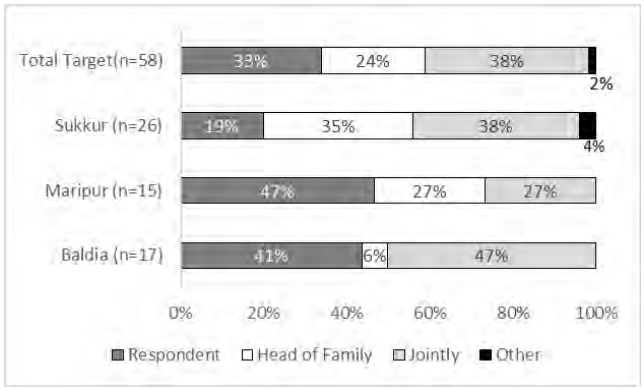
Education[60]



Housing



Health



Transportation

Figure 49: Distribution of decision makers on household expending

[60] "Others" were brother, mother and mother in law.

7.5 Food security

<Worried about insufficiency of food>

Almost half the total sample (54%) reported that they had worried about not having enough food in their households during the past year, with ratios of 50% in Target FHBW and 63% in Non-Target[61]. When examining the responses by area in Figure 50, Target FHBW in Maripur were more likely to have worried about food (80%).

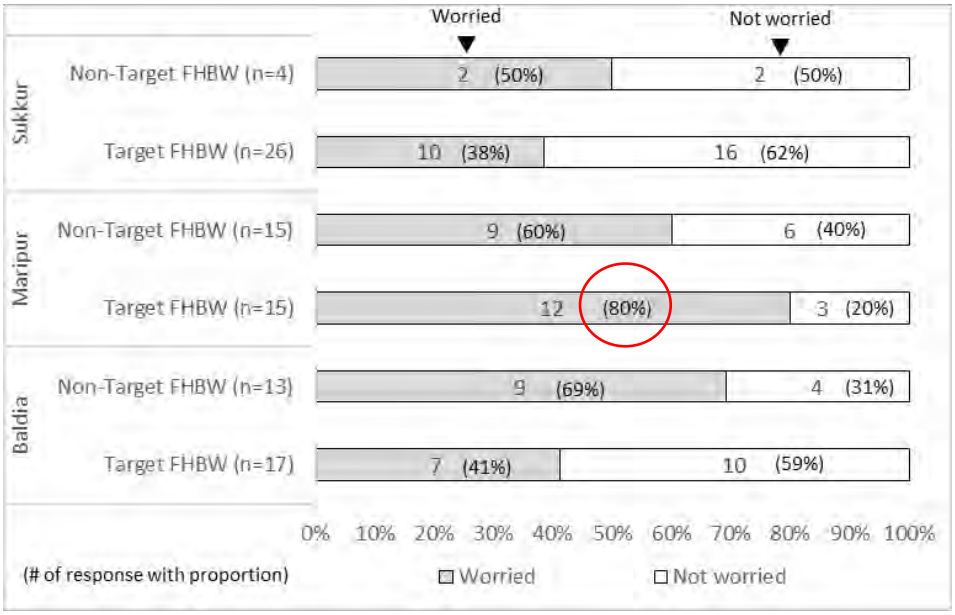


Figure 50: Distribution of having worried and not worried of food insufficiency by sample group and area

Approximately half (51%) of the 49 respondents who had worried about not having enough food in the past year reported that they did not have any specific months when they worried about food insufficiency[62], whereas 12% of them reported particular situations when they had worried, such as "Ramadhan, Eid" (five respondents), "health problems of family members" (three respondents), and rainy season (one respondent). Likewise, there were six respondents (12%) who answered that they particularly worried in June, which could be attributed to June being in the off-season of agriculture[63].

[61] Please see the cross-tabulation table "Part4-#66".
[62] Please see the cross-tabulation table "Part4-#67".
[63] In Sukkur region, the harvest season of wheat is March, April and part of May, and one of Rice is November and December. Only Khaipur has harvest of date in July and August.

<Reduced meals>

40% of the total sample reported that family members had reduced or skipped meals in the past year, with 38% in the Target FHBW and 44% in the Non-Target[64]. The distribution of responses shown in Figure 51 coincided with the previous question of whether they worried about food insufficiency, but slightly fewer of the respondents had actually reduced or skipped meals compared to worrying about it.

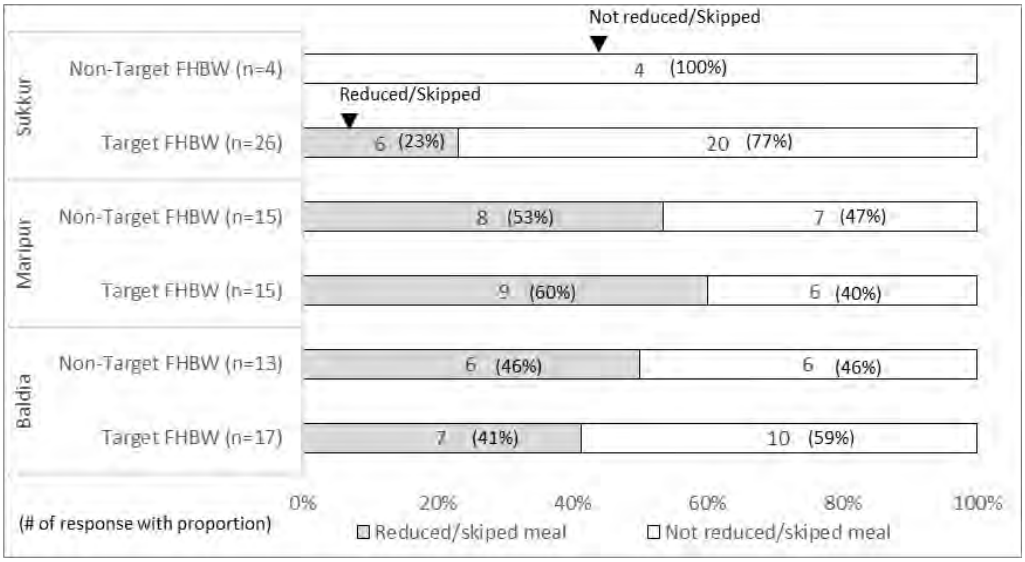


Figure 51: Distribution of reducing/skipping meals or not by sample group and area

Out of those who reported reducing or skipping meals in the past year (36 respondents), 42% of them answered that they "often[65]" reduced or skipped meals, followed by "rarely" (36%), and "sometimes" (22%)[66].

7.6 Social security

<CNIC>

As Table 19 illustrates, most of the total sample (86%) had a CNIC[67], although there were ten (10) respondents in Baldia, two (2) in Maripur, and one (1) in Sukkor who did not hold a CNIC. Among Target FHBW, six (6) respondents in Baldia, and one (1) each in Maripur and Sukkur did not have a CNIC[68]. The high proportion of CNIC holders is a worthy opportunity for the Project to enhance

[64] Please see the cross-tabulation table "Part4-#68".
[65] The definition of the frequencies is as follow: "Often" more than ten times in one month, "sometimes" three to ten times in one month, and "rarely" once or twice in one month.
[66] Please see the cross-tabulation table "Part4-#69".
[67] CNIC is short for "Computerized National Identity Card". It is an identification document to authenticate an individual's identity as the citizen of Pakistan and issued upon reaching the age of 18, which is required for many activities such as voting, applying for loan at formal institutes, and receiving remittance.
[68] Please see the cross-tabulation table "Part5-#109 Do you have CNIC?".

their access to formal financial services[69].

Table 19: Numbers and proportion of CNIC holders (total sample)

		CNIC holder		CNIC non-holder	
	(n)	Response	(%)	Response	(%)
Baldia	30	20	67%	10	33%
Maripur	30	28	93%	2	7%
Sukkur	30	29	97%	1	3%
Total	90	77	86%	13	14%

There were 22% of the total sample who had a BISP Card[70]. Sukkur had a relatively larger proportion of BISP Card holders (47%) than the other two areas, as shown in Table 20. Among the 14 cardholders in Sukkur, 12 belonged to the Target FHBW[71].

Table 20: Numbers and proportion of BISP Card holders (total sample)

		BISP Card holder		BISP Card non-holder	
	(n)	Response	(%)	Response	(%)
Baldia	29	2	7%	27	93%
Maripur	30	4	13%	26	87%
Sukkur	30	14	47%	16	53%
Total	89	20	22%	69	78%

(There was one non-valid response)

Only 18% of the total sample had actually received cash or food support (Table 21).

Table 21: Numbers and proportion of females who have received cash or food support (total sample)

		Received cash support or food support		
	(n)	Response	(%)	Proportion to BISP Card holders (%)
Baldia	30	2	7%	100%
Maripur	30	6	20%	150%
Sukkur	30	8	27%	57%
Total	90	16	18%	80%

[69] The similar research on FHBW in one district of Punjab shows that the percentage of CNIC holders is 20% only (n=42) (source: HNP (2010) "Baseline Survey of Chik Makers in District Kasur")

[70] BISP is short for "Benazir Income Support Programme" which is a federal program of unconditional cash transfer to the poor. BISP beneficiaries can receive ATM card, which enables them to withdraw their quarterly stipend. While receiving a debit card, beneficiaries are also financially educated how to use the card.

[71] Please see the cross-tabulation table "Part5-#110 Do you have BISP Card?".

Points from Chapter 7

1) The annual household salary/cash income was around 250,000 PKR on average, and there was no significant difference between Target and Non-Target FHBW. Maripur had the lowest average household income. HBW was one of primary sources of their household income, and was especially essential for lower-income households. If the Project intervenes in such households, it could have a more significant impact on their economic status.
2) We should note that almost half (54%) of the total sample had worried about food insufficiency, and 40% have actually reduced or skipped meals in the last year. In addition, 40% reported a deficit status in their household accounts. These data indicate their severely limited economic capacity. The Project should keep in mind that there are few FHBW who would be ready to take an economic risk with their household economies in such dire condition.
3) We found that almost half of them had the power to solely manage their household accounts, which gives the Project some scope to use or better direct their household management capabilities. The Project, however, should note that the amount that females can use freely is trivial.
4) The Project should note that most (86%) have a CNIC, which is an opportunity for the Project to enhance their usage of financial and mobile services.

8. Home-Based Work

8.1 Product

<Product category>

There were three major product categories: "stitching" (58% of the total respondents), "embroidery" (40%), and "patch work"[72] (23%)[73]. Other categories shown in Table 22 include other handcrafts such as key chains, beautician, embellishment, crochet, pen filling, food, and jewelry.

Table 22: Distribution of product category among the respondents

	(n)	Stitching	Embroidery	Patch work	Other (handcraft)	Beautician	Embellishment	Crochet	Pen filling	Food	Jewelry
Baldia											
Target FHBW	17	82%	6%			24%	6%		6%	6%	
Non-Target FHBW	13	54%	15%			8%	31%	15%	8%	8%	
Baldia subtotal	30	70%	10%			17%	17%	7%	7%	7%	
Maripur											
Target FHBW	15	87%	47%	7%		7%					
Non-Target FHBW	15	40%	60%			7%		7%			
Maripur subtotal	30	63%	53%	3%		7%		3%			
Sukkur											
Target FHBW	26	42%	54%	62%	35%		4%				4%
Non-Target FHBW	4	25%	75%	100%							
Sukkur subtotal	30	40%	57%	67%	30%		3%				3%
Target ALL	58	66%	38%	29%	16%	9%	3%		2%	2%	2%
Non-Target ALL	32	44%	44%	13%	0%	6%	13%	9%	3%	3%	
Total	90	58%	40%	23%	10%	8%	7%	3%	2%	2%	1%

(multiple choice possible)

Figures 52, 53, and 54 show the numbers of responses of product categories by sample group and area. Baldia had a fewer number of respondents who worked on embroidery compared with the other two areas; however, it had more diverse categories, including beautician, embellishment, crochet, pen filling and food. Maripur had the least number of categories, with concentrations in stitching and embroidery. Notably, Sukkur had a larger proportion of patch work (67% of Sukkur samples), as one type of patch work called "ralli," which is a Sindhi traditional quilt used mainly as a bed sheet, was popular there.

[72] Patch work includes "ralli" (Sindhi traditional patch work).
[73] Please see the cross-tabulation table "Part2-#17".

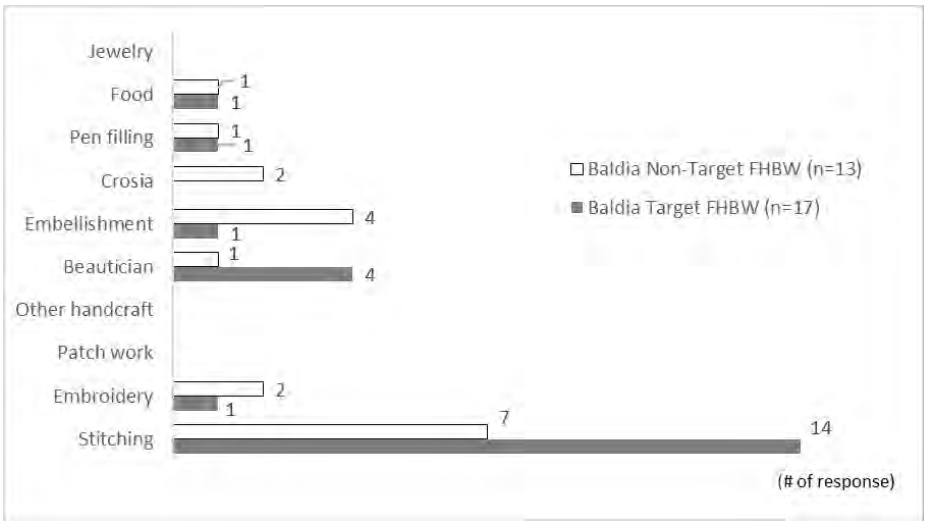


Figure 52: Product category in Baldia

Figure 53: Product category in Maripur

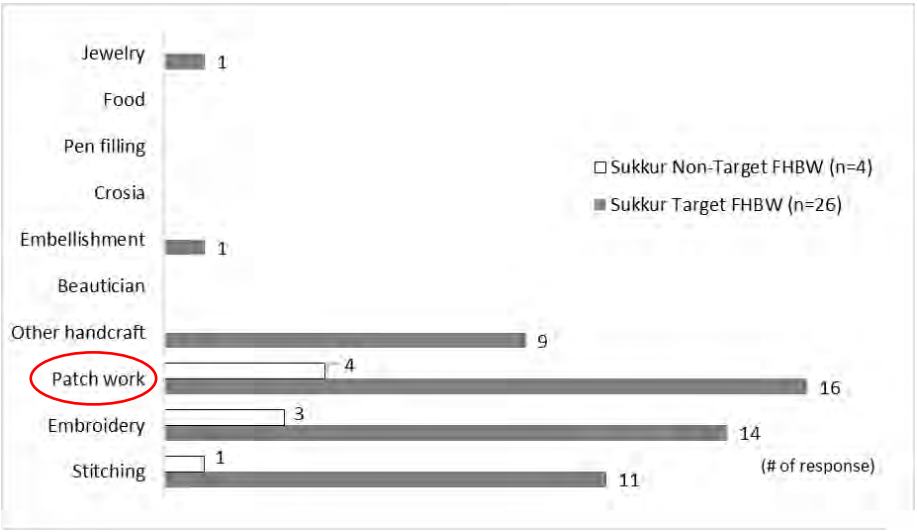


Figure 54: Product category in Sukkur

<Product types and unit prices>

Table 23 provides examples of product types by category, and their range of unit prices. The popular product types in stitching were suits ("Shalwar Kamiz") and shirts, such as "Kurta." In addition, Baldia and Maripur had bed sheets and curtains, though these types were not reported in Sukkur. The product types of embroidery and patch work had comparatively higher unit prices; however, prices differ depending on the complexity or time needed for production.

Table 23: Product type and unit price

	Product Category	Product type	Range of Unit Price (PKR)					
Baldia	Stitching	Curtain (piece)	10					
		Bed sheet	350	500				
		Suit	200	250	400			
		Shirt	150					
	Embroidery	Embroidery Shirt	400					
		Embroidery for wedding dress (piece)	300	350				
	Food	Finger chips (pack)	5	10				
		Pickles (kg)	200					
	Pen Filling	Pen filling/dozen	10	12				
Maripur	Stitching	Bed sheet	200					
		Suit	150	200	250	300	500	
		Shirt	200					
	Embroidery	Embroidery Suit	1,000	2,500	3,000	3,500	4,000	6,000
		Embroidery Shirt	500	1,000	1,500			
		Embroidery Pillow cover	300					
		Embroidery Shawl	200	500	3,000			
	Patch work	Ralli piece	250	350				
	Beautician	Facial wax	500	600				
		Eye brose	50					
		Bleach	100					
Sukkur	Stitching	Suit	100	150	175	200	250	300
		Shirt	150					
	Embroidery	Embroidery Suit	1,000	1,500	2,000			
		Embroidery Shirt	500	1,000	1,200	1,300		
		Embroidery Bed Sheet	2,000	5,000				
		Embroidery Shawl	200					
		Embroidery Purse	600					
	Patch work	Ralli piece	500	1,000	1,500	2,000	4,000	5,000
		Ralli shirt	1,500					
		Ralli baby set	700	1,200				
	Jewery	Jewery (bracelet, neckless)	2,000	2,500				
	Other handcraft	Key Chain	150	100				

<Nature of work>

The most prevalent nature of work was "self-employed" (79% of the total 214 responses[74]), which was followed by "piece rate"[75] (19%). Maripur had the largest proportion of self-employed (88%), whereas Baldia had the smallest proportion (66%), as seen in figure 55. We estimate that this was because females in Baldia have been more connected to the factory industries in surrounding

[74] We asked the respondents about their main three products and their nature of work by product, which causes more numbers of the total responses than the sample size (90).

[75] For the survey, "self-employed" means the cases in which the remuneration is directly dependent upon the profits derived from selling finished goods or services. And, "piece rate worker" means workers who are paid by the unit performed (e.g. the number of parts).

areas[76]that give them opportunities to work on piece-rate production.

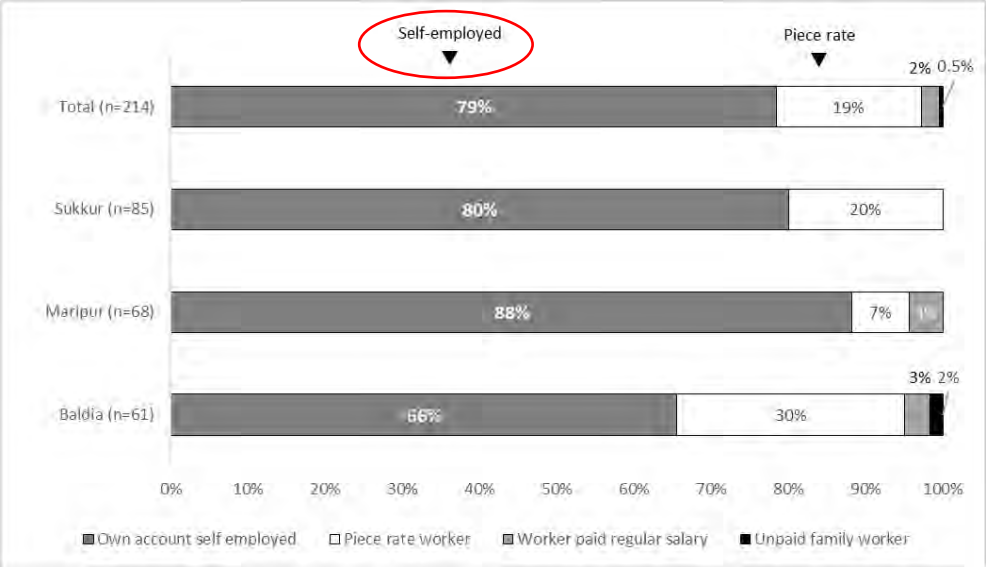


Figure 55: Distribution of work nature by area (all respondents)

When looking at the distribution of the nature of work by product category in Figure 56, stitching had a relatively larger proportion of self-employed (88%), which coincided with the widespread tendency for many respondents to sell their stitching products (suits/shirts) to neighbors in their living area[77].

Figure 56: Distribution of work nature by product category

[76] According to the discussion at PRA sessions in Baldia, they have many manufacturing units of small scale that produce products for factories in the area.
[77] Please see section 8.5 for details

After conducting a chi-squared test, we cannot determine if the educational level of the respondents has a relationship with the nature of work.

8.2 Sales and profits

Based on the total sales and necessary costs in the last three (3) months[78], we estimate the monthly sales and profits shown in Table 24. The average total monthly sales in the full sample was 5,492 PKR with profit of 4,160 PKR.

Table 24: Sales and profits in the last three (3) months and estimated monthly sales and profits[79]

	(n)	Total sales in 3 months (PKR): average	Profit total in 3 months (PKR): average	Monthly total sales (PKR): average	Monthly total profit (PKR):average
Baldia	26	9,400	7,259	3,133	2,420
Maripur	30	12,388	10,454	4,129	3,485
Sukkur	29	26,931	19,253	8,977	6,418
Total	85	16,475	12,479	5,492	4,160

Notably, Sukkur had larger sales and profits, which implies that the respondents in Sukkur were in a better position to sell their products compared to the other two areas. Among the Target FHBW, those in Maripur had the least average sales and profits.

The rough profit ratios shown in Figure 57 were high in general, because in many cases, the customers provided the necessary raw materials so the respondents did not have many costs.

[78] As for the last one week of these three months, 42% of the respondents reported that it was busy period, while 34% said it was ordinary, and 24% said it was quiet period. We can estimate that the three months included a busy period because the Ramadhan was around these months. In general, the period of Ramadhan has more orders.

[79] We excluded outliers from Baldia and Sukkur.

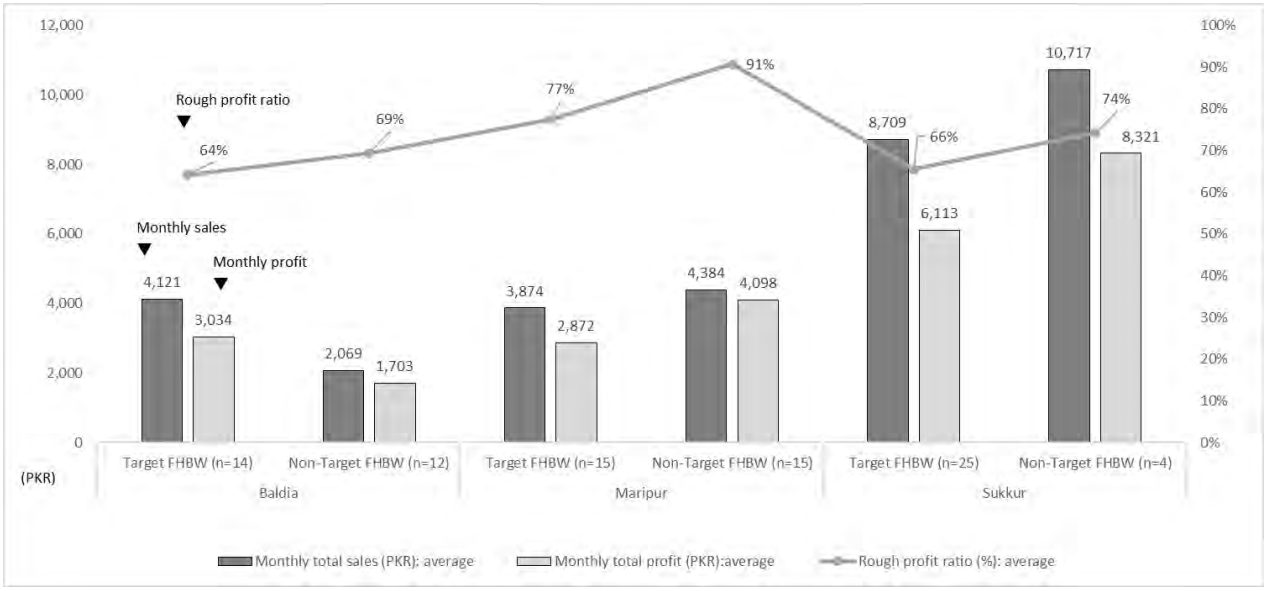


Figure 57: Estimated monthly sales and profit by sample group and area

Figures 58, 59, and 60 depict the distribution of monthly profits among Target FHBW by area.

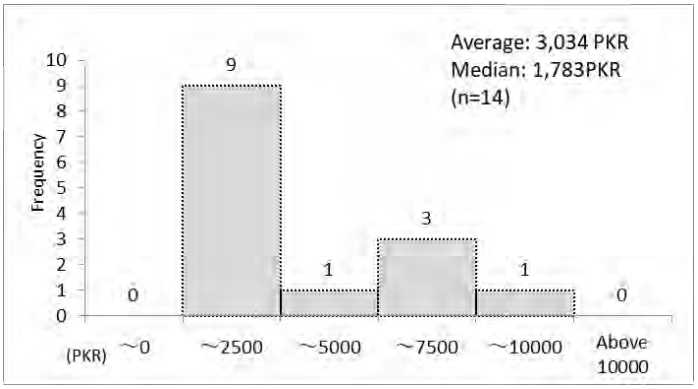


Figure 58: Distribution of monthly profit in Baldia Target FHBW

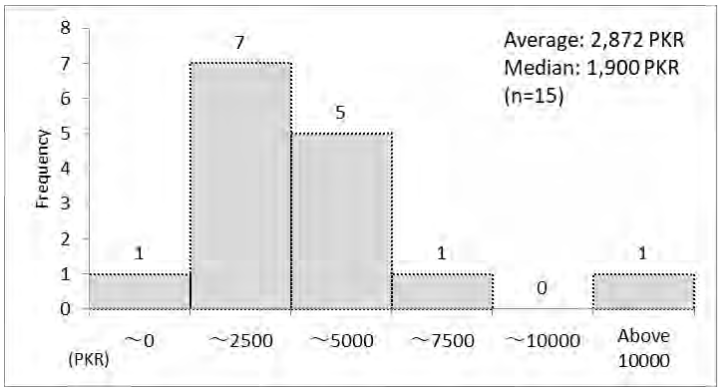


Figure 59: Distribution of monthly profit in Maripur Target FHBW

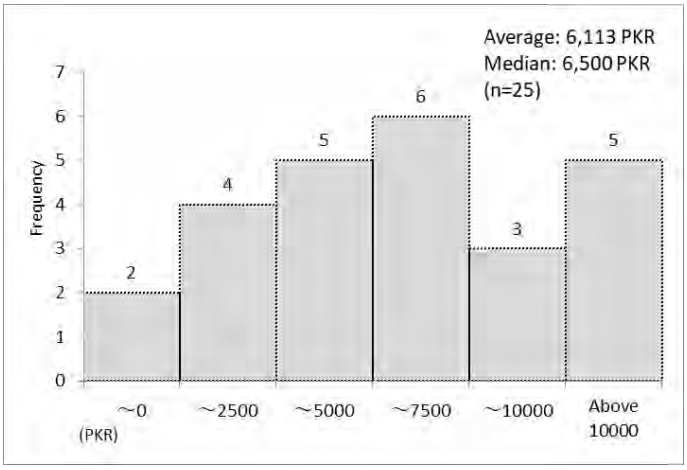


Figure 60: Distribution of monthly profit in Sukkur Target FHBW

We should note there is a significant limitation related to the accuracy of the cost data, in that the respondents answered from memory without being able to confirm the information with records. Given this limitation, we analyzed the rough profit ratios by product category in Figure 61. Food had a negative ratio (-25%), which means the total amount of the necessary expenses exceeded the sales amount. In the case of stitching, necessary items such as clothes were usually provided by customers, which led to a high rough profit ratio (70%).

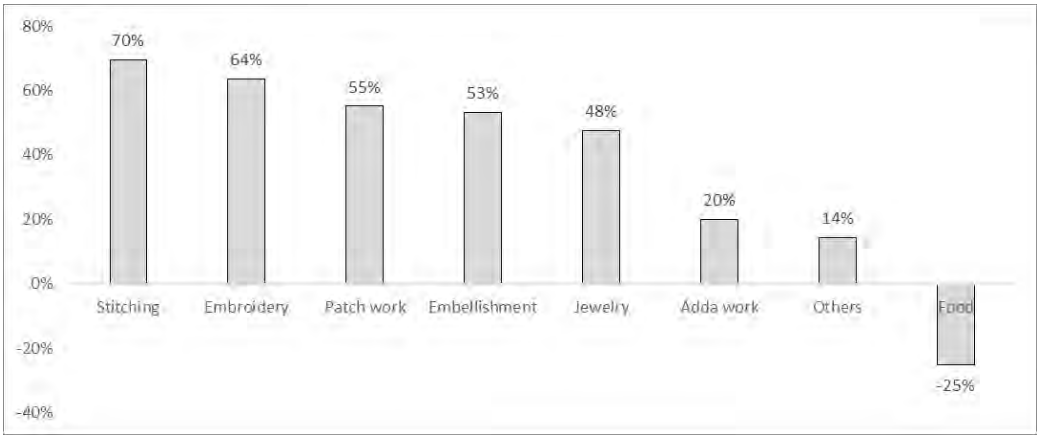


Figure 61: Rough profit ratio by product category[80]

8.3 Remuneration

<Estimated amount>

We estimate the monthly wage using data on the last three (3) months' sales results, costs, and working days and hours[81]. We define the monthly wage as what the respondents would earn if they

[80] We excluded the cases in which the respondents did not report any costs because they are given all material by customers.

[81] The calculation formula with assumption that ordinary working hours in one month is 140 hours (7 hour/day):
The estimated monthly profit (PKR) × 140 / the estimated monthly working hours

worked for seven (7) hours for 20 days in one month, given the current profits. As Figure 62 depicts, none of the sample groups or areas reached the monthly minimum wage for an unskilled worker (14,000 PKR).

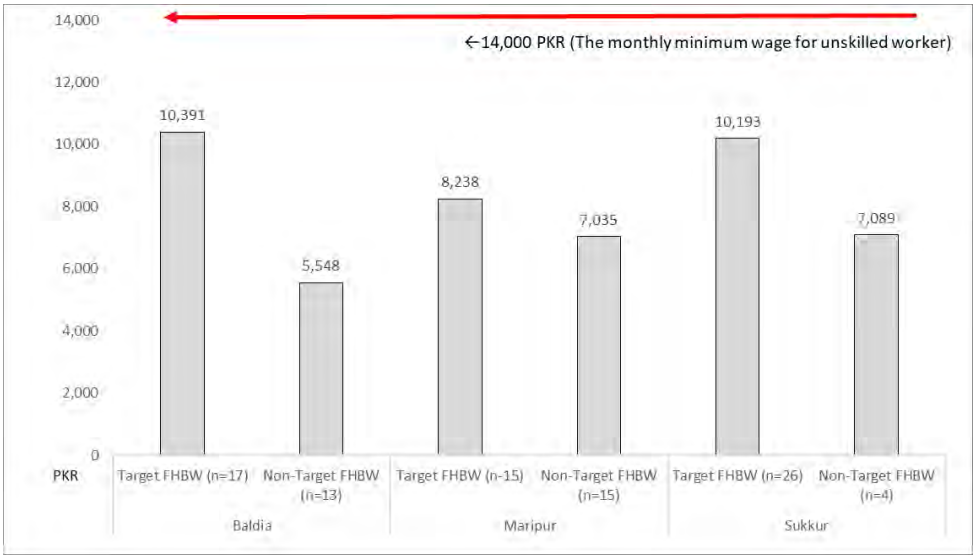


Figure 62: Estimated monthly wage based on the last 3 months result (PKR)

<Negotiation >

When we asked the respondents who decided the unit price (rate of remuneration) in most cases, 68% of the total sample answered that the respondents themselves decided it, followed by "middlemen/retailer" (13%), and "jointly decided" (10%)[82]. The high proportion of responses of "myself" coincides with their typical distribution channels, in that they are likely to sell their products directly to consumers, not through middlemen or retailers (see section 8.5 for details)[83]. The results by area are shown in Figure 63.

[82] Please see the cross-tabulation table "Part2-#25".

[83] When comparing the unit prices of the stitched suit between direct selling to customer and selling through middlemen, we saw a slight gap in the unit prices though the sample size was small as follows:

Selling to:	(n)	Average unit price of one suit (PKR)
Middlemen	2	200
Directly to customers	15	232
NGO	2	275

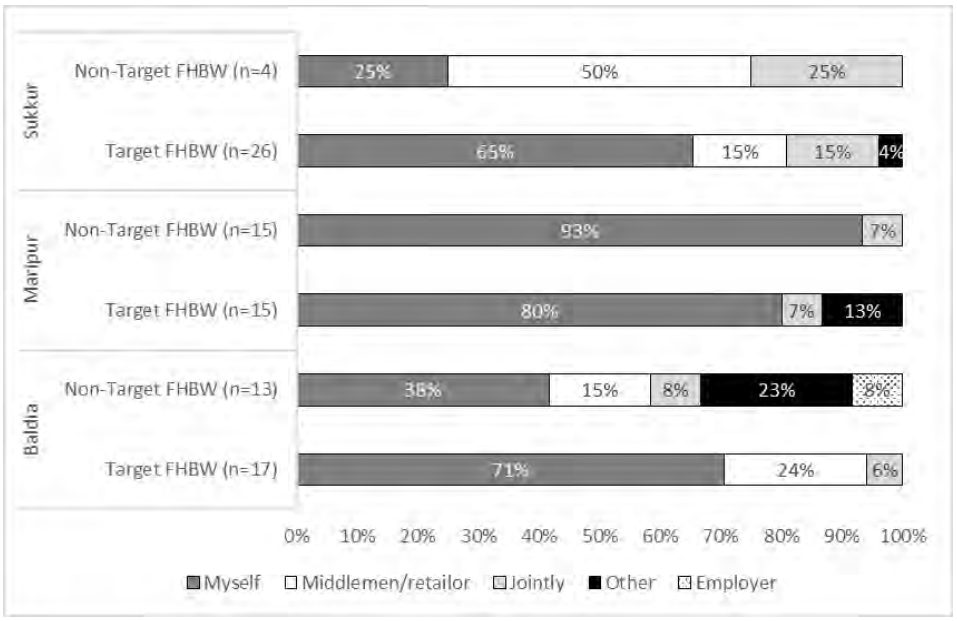


Figure 63: Who decides the unit price in most cases?[84]

Most (87%) of the total sample had negotiated an increase in unit prices, and 43% of them had successfully increased prices[85]. Figure 64 depicts the distribution of responses by sample group and area. Maripur had a slightly higher proportion of failed negotiation (67% in Target FHBW).

The reasons for not having negotiated were as follows: "*poor people cannot talk*" (Maripur), "*they verbally asked me to increase it, but did not actually do it*" (Maripur), and "*we are relatives and it might create conflict*" (Sukkur).

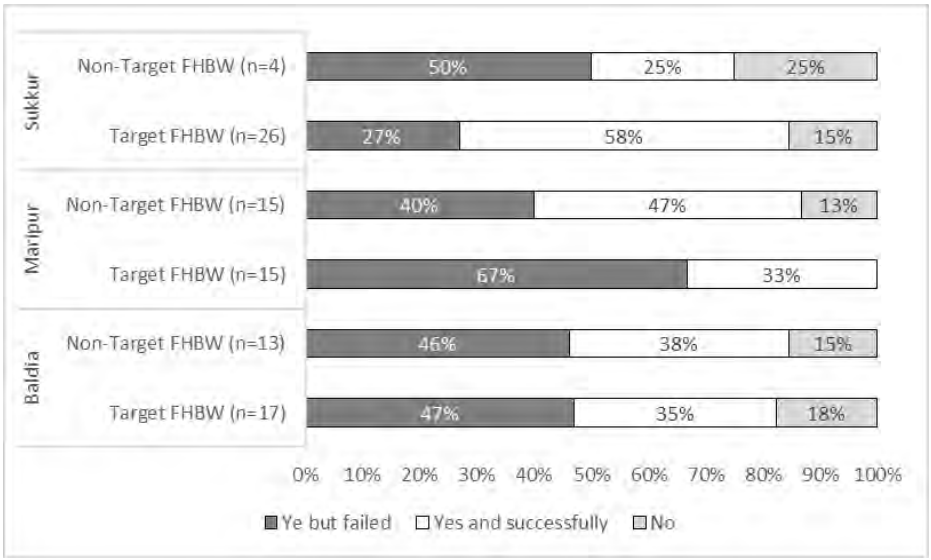


Figure 64: Have you negotiated to increase the unit price?

[84] "Other" was mother, daughter and other family members.

[85] Please see the cross-tabulation table "Part2-#26".

We analyzed the relationship of the responses about negotiation experience and their educational levels and household income levels. The result of chi-squared tests did not show any statistically significant differences for any of these factors.

<Timing of payment>

Regarding when they receive payments for their sales, 40% of the total sample receive it "at delivery" of the products, followed by "not fixed" (16%), "7 days after delivery" (13%), "14 days after delivery" (10%), and "advance payment" (10%)[86].

As illustrated in Figure 65, Target FHBW in Sukkur had a smaller proportion of "at delivery" (15%), but more responses of "not fixed" (23%), "7 days after delivery" (19%), and "14 days after delivery" (15%). This could be because NGOs are popular delivery channels in Sukkur, unlike the other two areas where they tend to deal more with individual customers and receive payments at delivery.

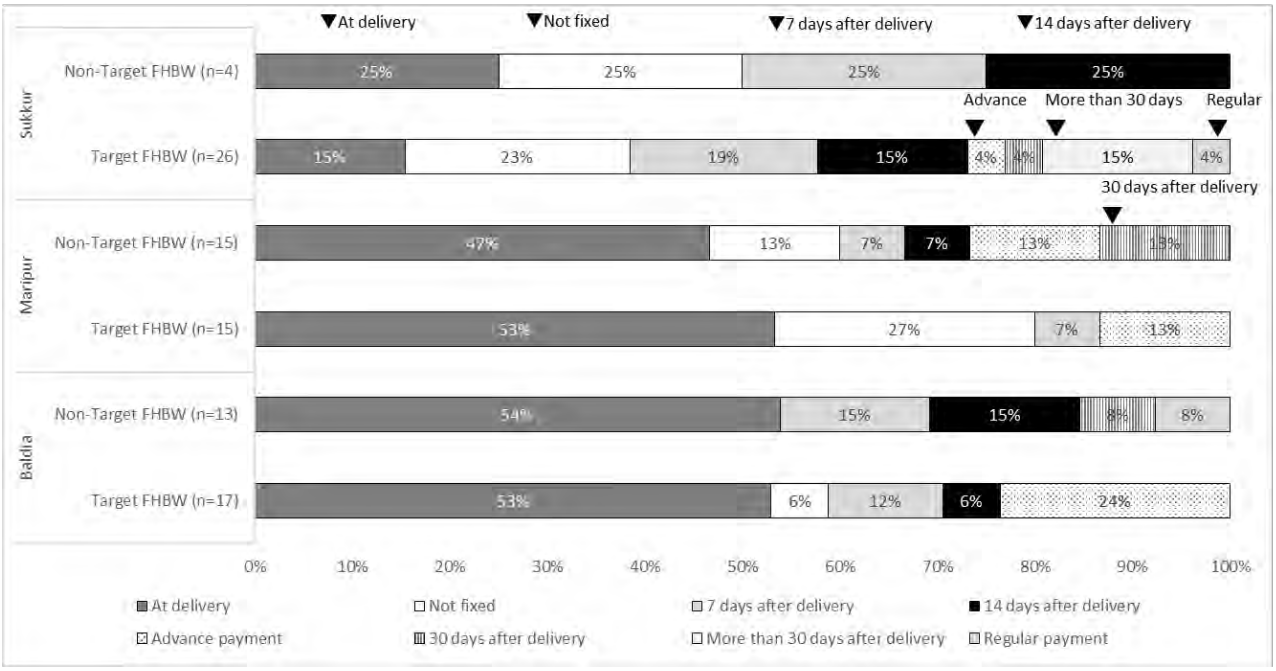


Figure 65: Timing of remuneration payment by sample group and area

<Frequency of payment>

Half (50%) of the total sample reported that they had received remuneration from their HBW more than once a month in the last 12 months. 27% of the total had received payment of remuneration at least once a month, and 23% had received it less than once a month[87]. As Figure 66 shows, among the Target FHBW, respondents in Baldia were more likely to have received remuneration more than once a month (71%), whereas those in Sukkur received fewer payments.

[86] Please see the cross-tabulation table "Part2-#27".
[87] Please see the cross-tabulation table "Part2-#28".

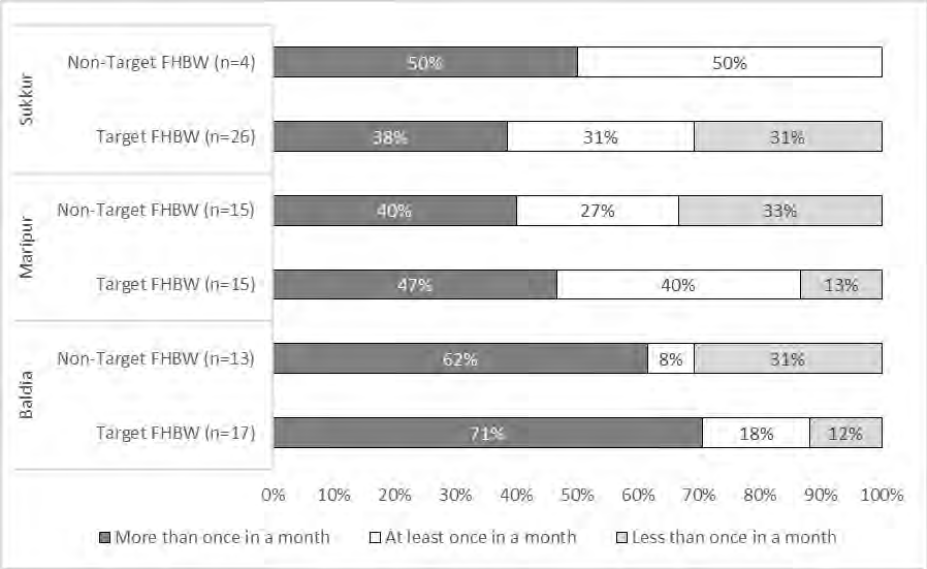


Figure 66: How regularly did you receive your remuneration in the last 12 months?

<Record keeping >

More than half of the total sample did not keep a record of remuneration (61%)[88]. A larger proportion of Target FHBW in Sukkur, however, indicated that they kept records (54%), which would be attributed to SRSO group activities. Figure 67 presents the proportions.

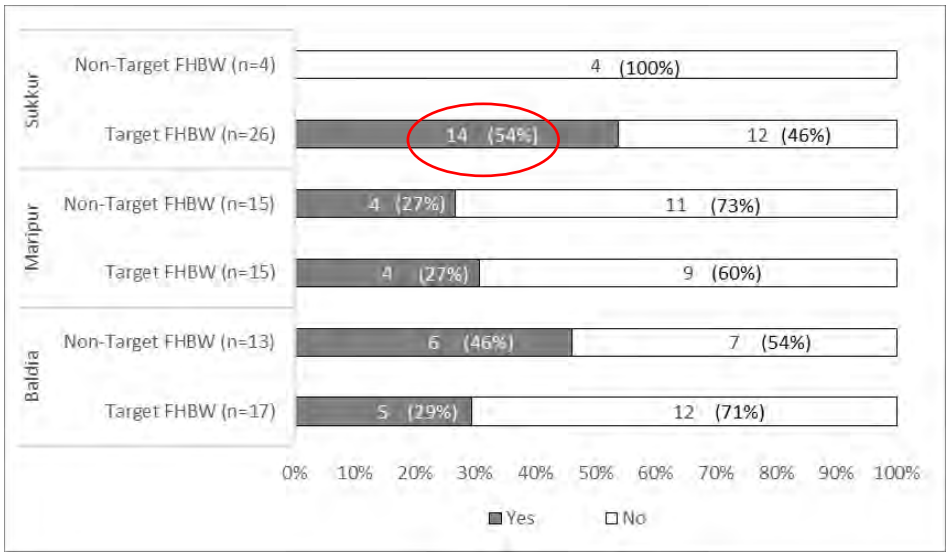


Figure 67: Do you keep a record of remuneration?

[88] Please see the cross-tabulation table "Part2-#29".

8.4 Procurement

<Procurement of tools>

We asked the respondents who bought the tools/machinery for their HBW[89], and many of the total sample (72%) reported that they did, which was followed by "husband or other family members" (18%)[90]. Only three respondents (12%) in the Target FHBW of Sukkur reported that an NGO bought the tools or machinery for them (Figure 68).

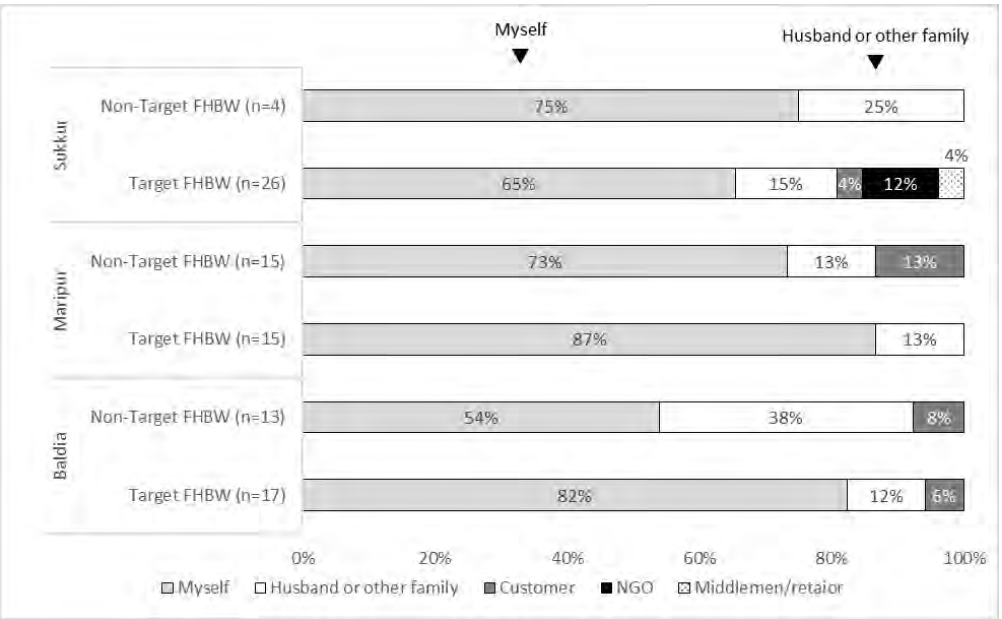


Figure 68: Who buys tools/machineries for your work?

When asked who paid for the tools/machinery, 77% of the total sample answered that it was themselves, followed by "husband or other family members" (16%)[91]. This is almost the same proportion as the previous question regarding who bought them, which implies that the same person buys and pays for the tools or machinery. The details by area are reported in Figure 69.

[89] The questionnaire format says "who buys raw material and tools/machinery (e.g. stitching machine, scissor) for your work?", but practically the respondents understood the question was about tools/machinery, not about raw material at the interviews. Please note that there could be some misunderstanding on these questions, which causes some limitation on data accuracy.

[90] Please see the cross-tabulation table "Part2-#34".

[91] Please see the cross-tabulation table "Part2-#35".

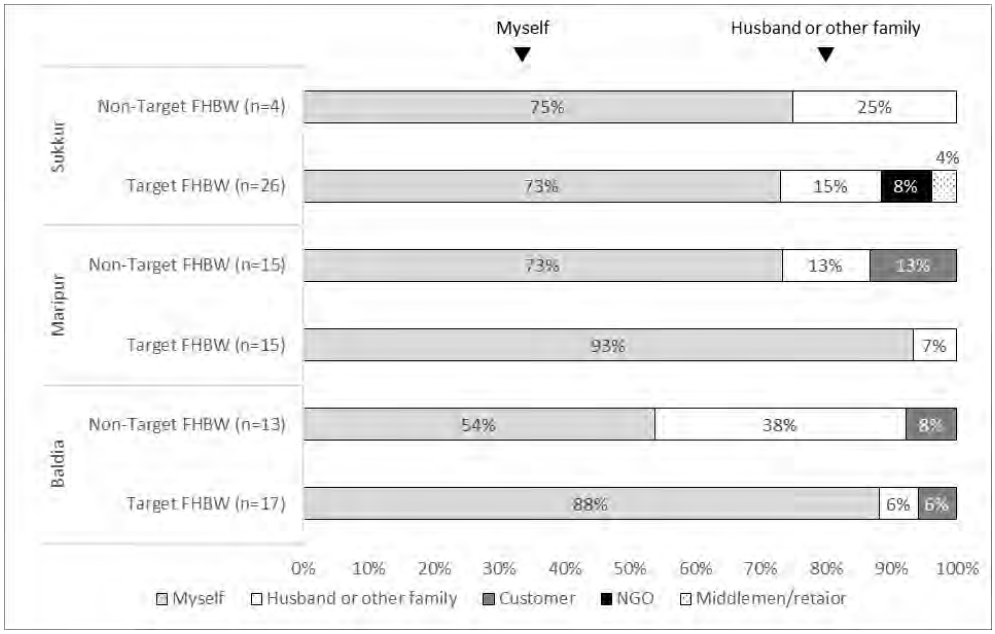


Figure 69: Who pay tools/machineries for your work?

<Possession of equipment>

Almost everyone in the full sample (92%) reported that they owned equipment for their HBW in their households[92]. As seen in Figure 70, among the Target FHBW, there was only one respondent (6%) in Baldia, and one (4%) in Sukkur who did not own equipment[93].

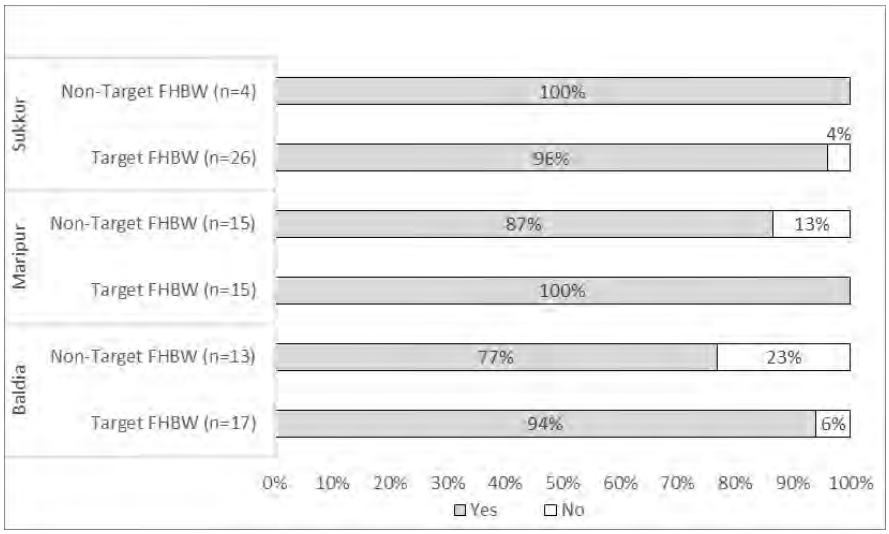


Figure 70: Do you own equipment for your work in your house?

[92] Please see the cross-tabulation table "Part2-#36".
[93] We guess that these females are engaged in production of embroideries or handicrafts that does not need any equipment, which however is not confirmed.

More than half of the total sample (64%) responded that they owned sewing machines[94]. Among Target FHBW, around 70% of them owned sewing machines, with 76% in Baldia, 73% in Maripur, and 69% in Sukkur. Please note in Figure 71 that if we plan activities of stitching production, not all the Target FHBW had sewing machines.

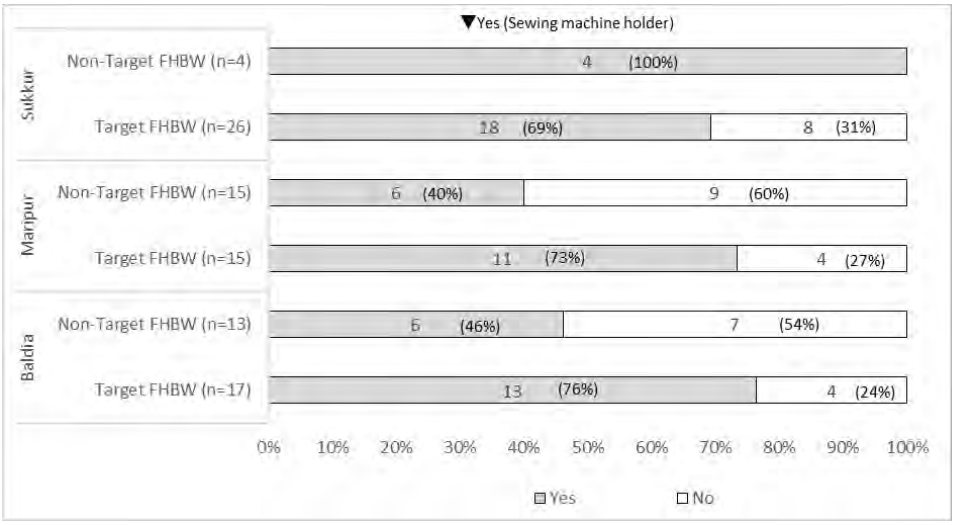


Figure 71: Proportion of holders of sewing machine by sample group and area

<Calculation of cost>

More than half of the total sample (62%) have never calculated the costs necessary for their HBW, while 38% of them have[95]. It can be seen from Figure 72 that Sukkur had a slightly larger proportion of those who have calculated costs among the Target FHBW (46%), whereas Baldia had a smaller proportion (24%).

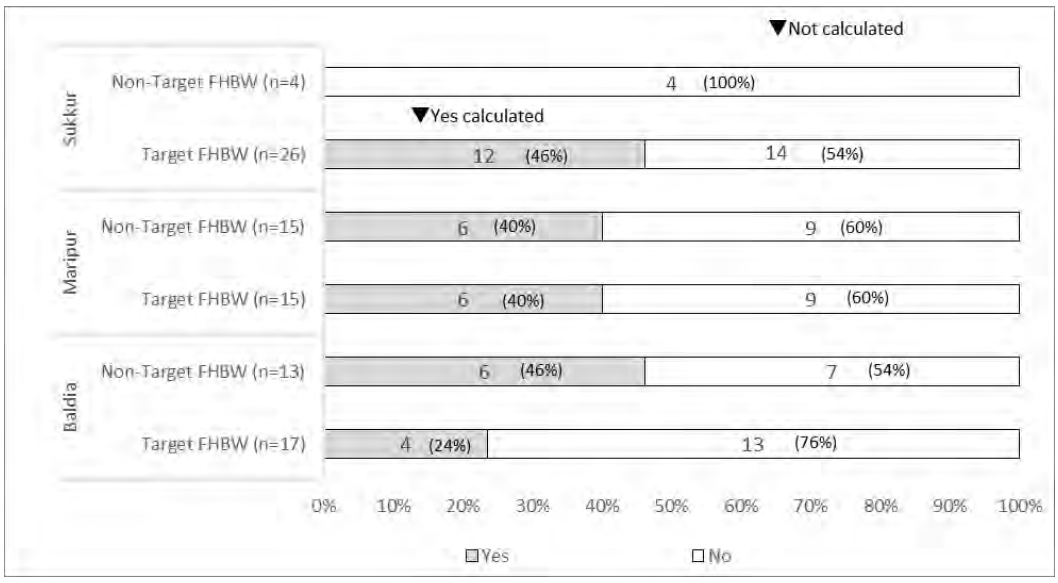


Figure 72: Have you ever calculated the total amount of your work cost?

[94] Please see the cross-tabulation table "Part2-#37".
[95] Please see the cross-tabulation table "Part2-#38".

8.5 Distribution

<Delivery channel>

Out of the total responses (n=239) regarding delivery channels by product category, more than half (55%) of the respondents had a channel of "directly to consumer," which was followed by "NGO" (18%), "middlemen" (15%), and "retailer" (6%)[96]. Figure 73 depicts the distribution of delivery channels by area. Maripur had a dominant proportion of direct sales to consumers (87%); Baldia also had a large proportion (69%). Those in these two areas tended to sell their products to neighbors. On the other hand, Sukkur had multiple channels, such as NGOs (38%), middlemen (21%), and retailers (7%), rather than just direct consumers (27%). NGOs that trade with the respondents in Sukkur were SRSO, Sabah Pakistan, Indus heritage and Indus trust.

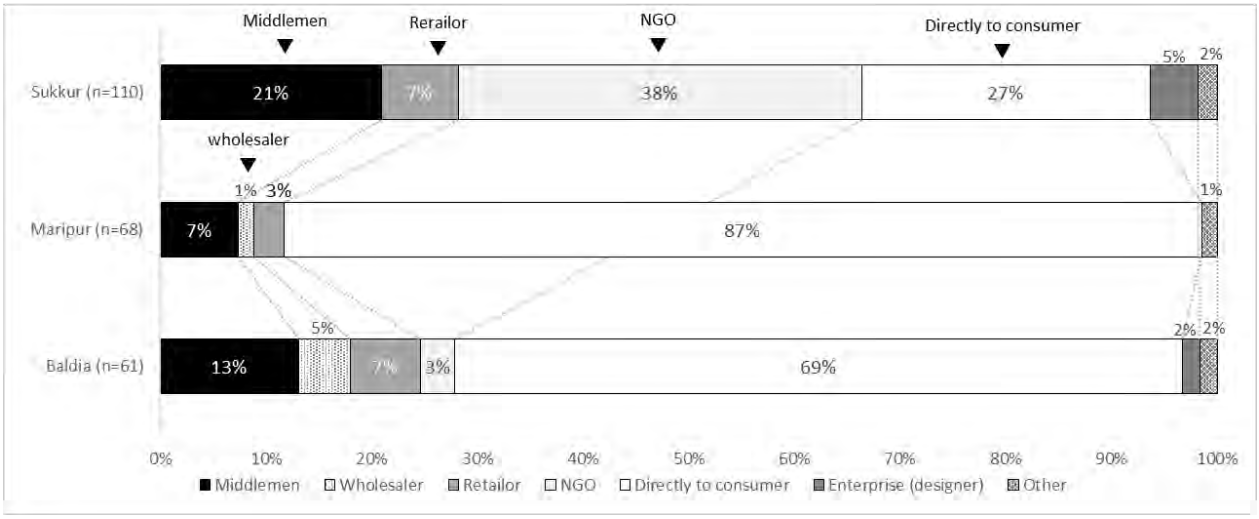


Figure 73: Distribution of delivery channels by area (all respondents)

Figure 74 depicts the distribution of delivery channels by major product category. Stitching had the largest proportion of direct consumers (80%) with a small number of middlemen, retailers, and NGOs. Embroidery also had a considerable proportion of direct consumers (58%) but more middlemen were involved. Patch work had a notable proportion of NGOs (29%) because females in Sukkur tend to trade "ralli" products with NGOs. The embellishment is a sort of production for decoration of parts for dresses or suits, which could lead to a higher proportion of middlemen (45%).

[96] Please see the cross-tabulation table "Part2-#17-4".

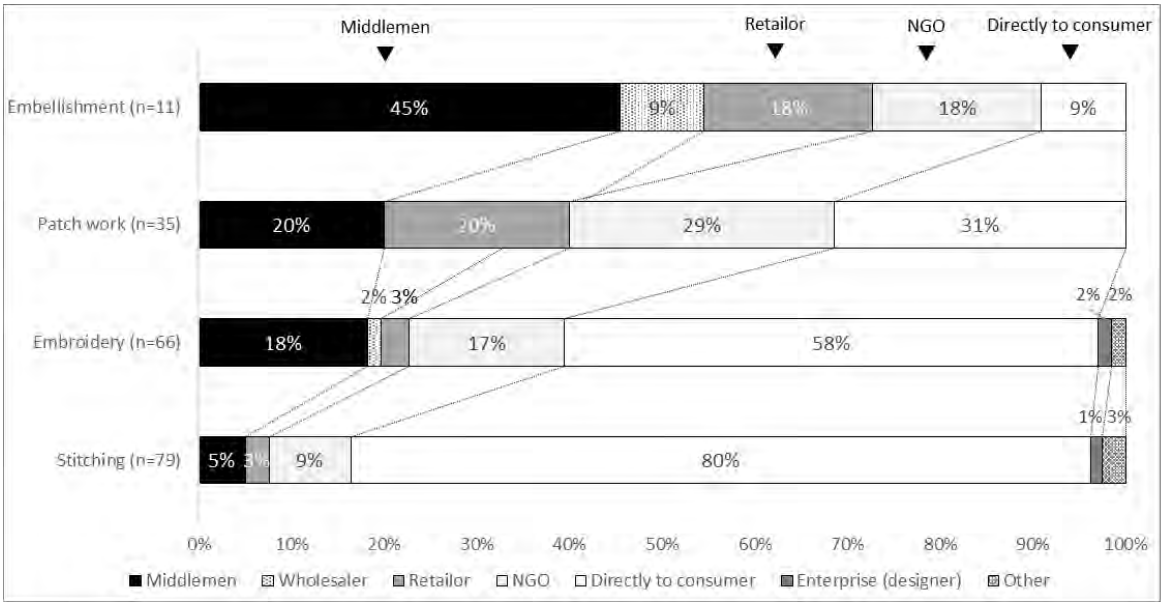


Figure 74: Distribution of delivery channels by product category

<Number of trading persons/organizations>

The average number of persons or organizations trading with the respondents was eight (8), and the maximum number in the total sample was 33 [97]. The Target FHBW traded with 8.9 persons/organizations on average, and 45% (25 respondents) dealt with five (5) or fewer persons or organizations (Figure 75).

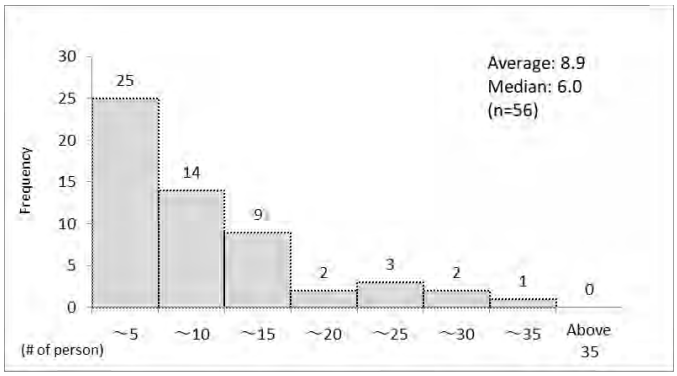


Figure 75: Distributoin of number of persons or oranizations who trade with Taget FHBW

<Middlemen>

Among the respondents who traded with middlemen, the average number of male middlemen trading with the respondents was 3.2 and the number of females was 3.8[98]. The distribution of male and female middlemen are shown in Figure 76. When focusing on Target FHBW, the respondents

[97] Please see the cross-tabulation table "Part2-#16".
[98] Please see the cross-tabulation table "Part2-#18-1".

in Maripur had relationships only with female middlemen (15), whereas Baldia and Sukkur had almost equal proportions of male and female middlemen.

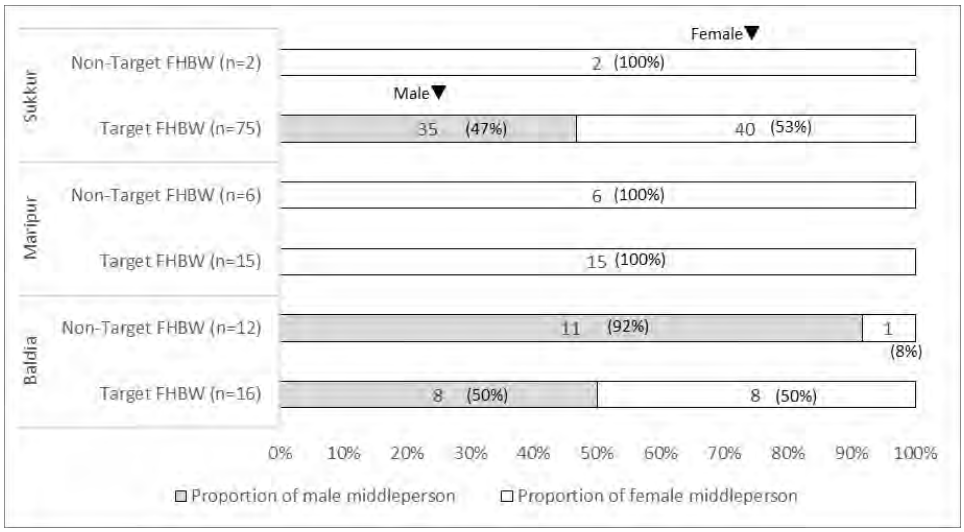


Figure 76: Distribution of gender of middleperson by sample group and area

(n=total number of middleperson who trade with the respondents)

Of these middlemen, some were relatives (40% of the total responses), neighbors (30%), family (15%), and same biradari (10%)[99]. There were no notable differences in the tendency of responses among the three areas as shown in Figure 77.

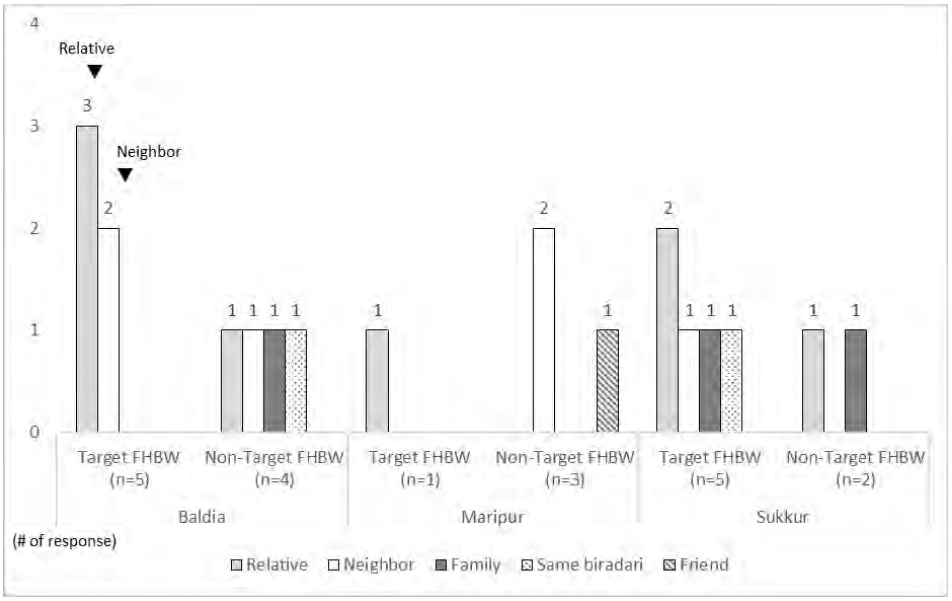


Figure 77: Relationship with middleperson by sample group and area

(n=total number of responses)

[99] Please see the cross-tabulation table "Part2-#18-2".

The average length of transaction with middlemen was 1.6 years, as almost half (11 respondents, 52%) had short relationships of less than or equal to 6 months (Figure 78).

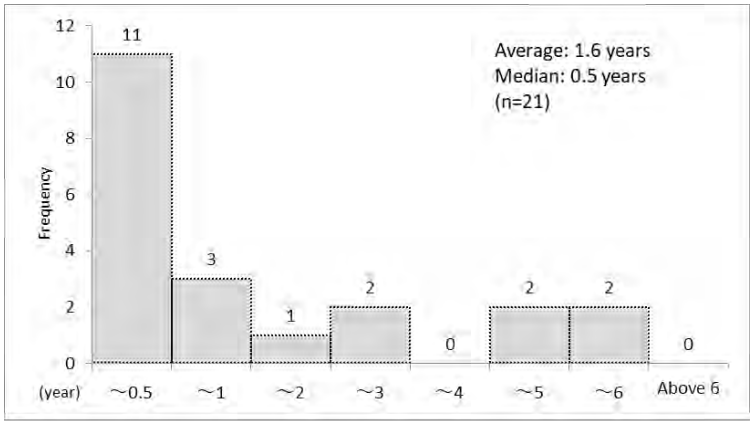


Figure 78: Distribution of transaction years with middlepersons
(n=numbers of respondents who answered duration of the transaction)

Of the total sample, 24% reported that they played the role of a middleman while they worked as a HBW[100]. As depicted in Figure 79, the Target FHBW in Sukkur tended to act as middlemen (38%) more than in the other two areas, because they had opportunities to participate in exhibitions supported by NGOs, such as SRSO, and take products made by other group members or neighbors to the markets.

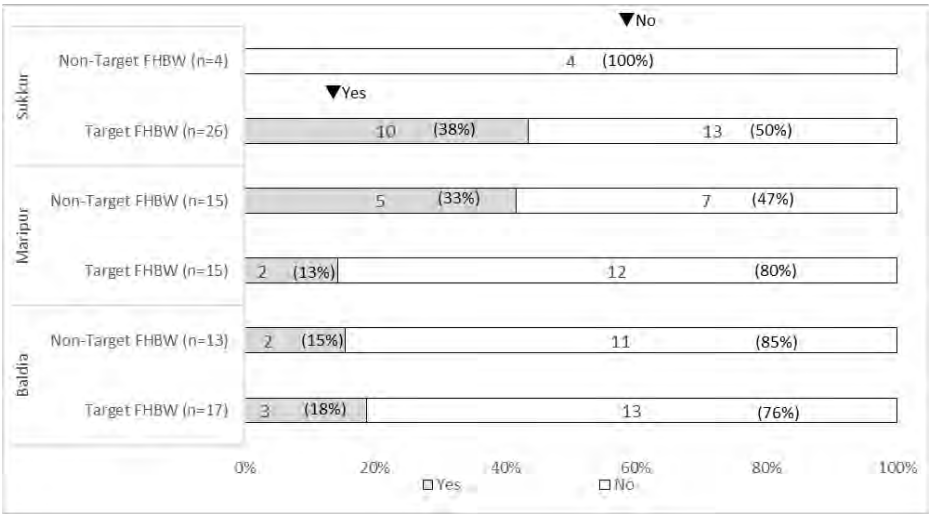


Figure 79: Do you play a role of middlemen while you are working as home-based worker?[101]

[100] Please see the cross-tabulation table "Part2-#21".
[101] There were non-valid responses in Target of Baldia, Target and Non-Target of Maripur, and Target of Sukkur, and the total of proportion cannot be 100%.

8.6 Financial management of HBW earnings

<Management type>

Almost half (46%) of the total sample answered that they managed the income earned by their HBW jointly with other income in their households; 27% managed HBW income separately, and the same proportion (27%) partially contributed to family income[102]. As Figure 80 shows, among the Target FHBW, Maripur had a relatively larger proportion who managed their income separately (40%) than Baldia and Sukkur. On the other hand, more than half of the respondents (58%) from Sukkor jointly managed their HBW income with the other income in their households.

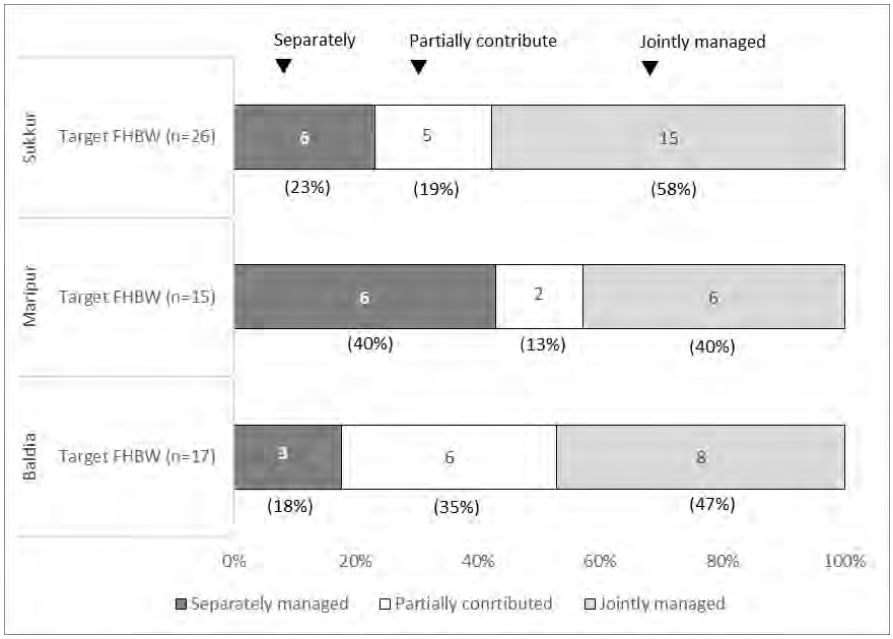


Figure 80: Distribution of management type of HBW income by area among Target FHBW

<Expense items of HBW earning>

Table 25 shows that the respondents spent the income earned by HBW on the following items: daily consumption (80% of the total sample), medical bills (62%), educational fees (59%), preparation of other social events (27%), repayment of loans (27%), housing bills (24%) and saving for the future (17%)[103].

[102] Please see the cross-tabulation table "Part2-#47 Do you or your family manages HBW income separately?".
[103] Please see the cross-tabulation table "Part2-#48 How do you or your family spend your HBW income?".

Table 25: Distribution of expense items used by HBW income (total sample)

	(n)	Daily consumption	Medical bill	Educational fee	Preparation of other social events	Repayment of loan	Housing bill	Saving for future	Purchasing livestock	Marriage preparation of myself	Marriage preparation for daughter	Purchasing other assets
Baldia	30	83%	60%	50%	33%	20%	33%	10%		3%		
Maripur	30	80%	77%	57%	20%	43%	27%	13%		3%	7%	
Sukkur	30	77%	50%	70%	27%	17%	13%	27%	23%	10%	10%	7%
Total	90	80%	62%	59%	27%	27%	24%	17%	8%	6%	6%	2%

(multiple choice possible)

Like the total sample, Target FHBW had common major expense items as follows: daily consumption (79% of Target FHBW), educational bills, (67%) and medical bills (60%). Figure 81 depicts the distribution of expense items among Target FHBW by area. Sukkur had a slightly larger proportion spent on educational fees (73%) and saving for the future (27%) than Baldia and Maripur. Respondents from Baldia and Maripur tended to spend their HBW income more for the necessities of life, such as daily consumption, medical bills, repayment of loans, and housing bills. Only in Sukkur did respondents spend their income on purchasing livestock (27%).

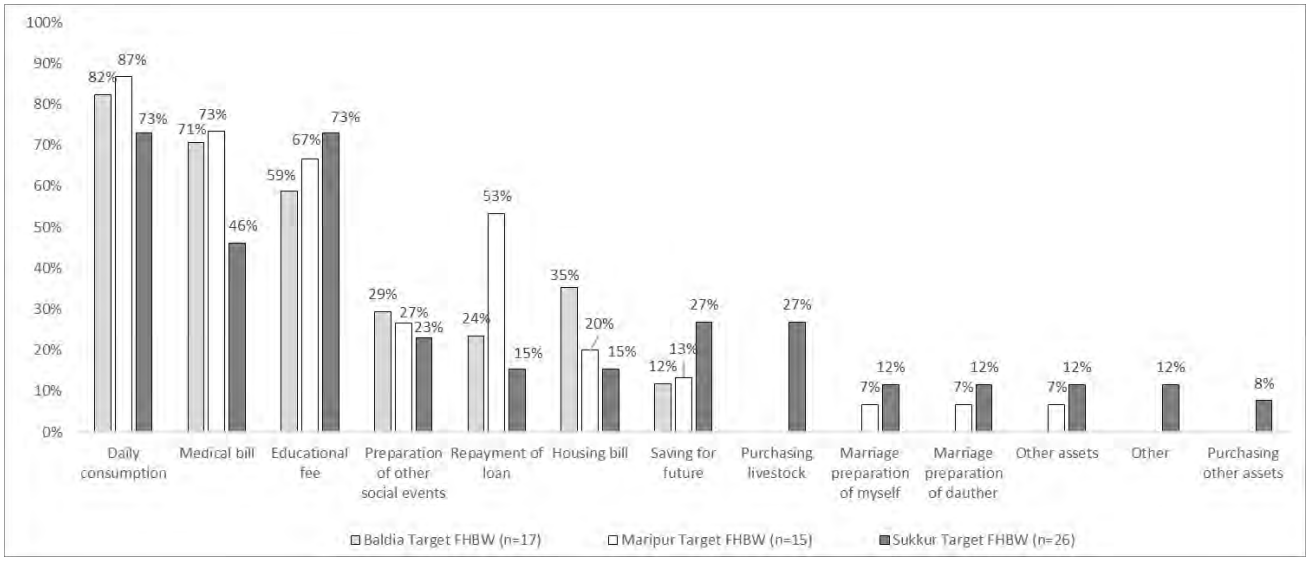


Figure 81: Distribution of expense items used by HBW income by area among Target FHBW

(multiple choice possible)

<Economic power of the respondents on HBW earning>

As for the economic power of the respondents to spend their income from HBW, most of the total sample (89%) reported that they could spend their income on what they wanted (Table 26). This notably high proportion implies that HBW is a significantly essential income source for the respondents to achieve or expand their economic freedom.

Table 26: Can you spend your income on what you want as you want? (total sample)

	(n)	Yes I can do it	Yes I can do it to some extent	No my family members decide without asking
Baldia	30	90%	7%	3%
Maripur	30	83%	13%	3%
Sukkur	30	93%	7%	0%
Total	90	89%	9%	2%

Among the Target FHBW, only one respondent in Baldia answered that she could not spend her HBW income. The results are shown in Figure 82.

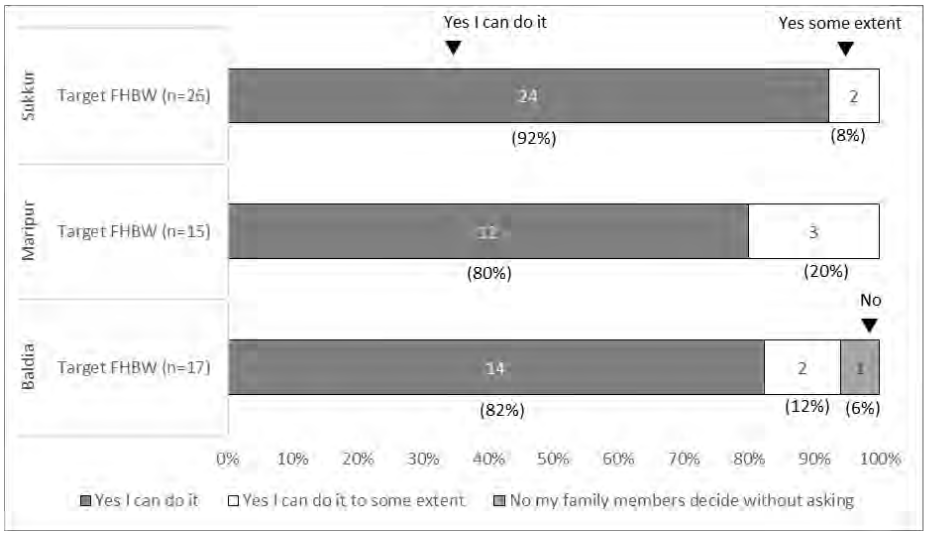


Figure 82: Can you spend your income on what you want as you want? (Target FHBW)

8.7 Working days and time

<Working days>

The average working days in the full sample during the one week prior to the interviews (August or September in 2017) was 6 days for busy periods, 4 days for ordinary periods, and 1 day for quiet periods[104].

Figure 83 depicts the distribution of working days among Target FHBW. A notable proportion of them (29%) worked for only one day in the previous week, which implies that they do not have sufficient opportunities for work or the capacity to work. In contrast, we had almost the same proportion (28%) who worked every day in the previous week.

[104] Please see the cross-tabulation table "Part2-#30 working day".

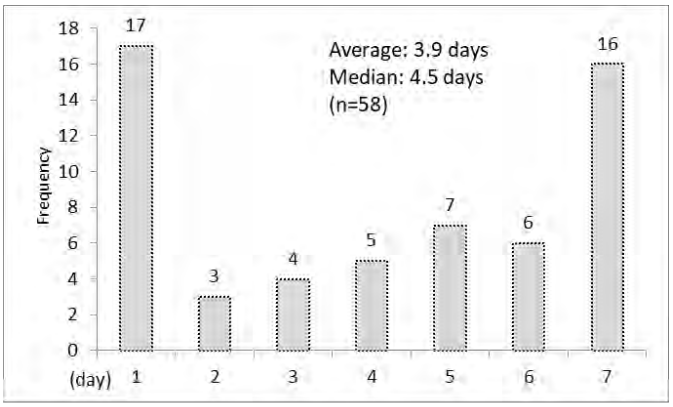


Figure 83: Distribution of working days among Target FHBW

<Working hours>

The average working hours in one day during the same period was 5.1 hours for busy periods, 3.9 hours for ordinary periods, and 1.3 hours for quiet periods[105]. The average working hours for Target FHBW was 3.7 hours, and the working hours were distributed as shown in Figure 84.

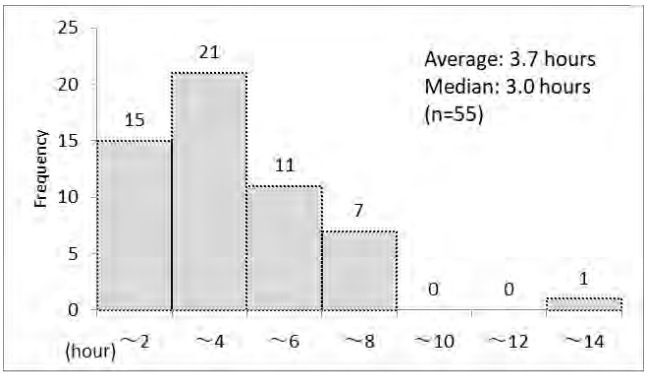


Figure 84: Distribution of working hours among Target FHBW

Figure 85 depicts the average working hours of Target FHBW by area. The respondents in Baldia tended to work for comparatively longer hours in busy periods than respondents in other areas.

[105] Please see the cross-tabulation table "Part2-#31 working hour".

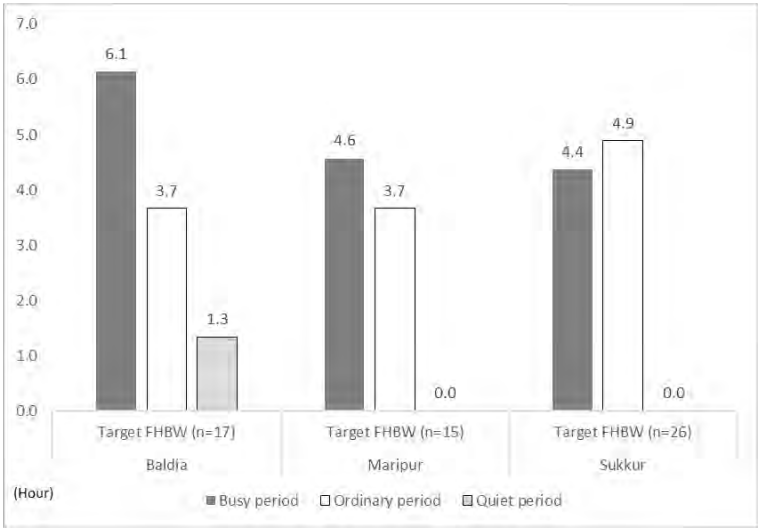


Figure 85: Average working hours by work period and area (Target FHBW)

<Work record>

When we asked the respondents if they kept a record of working time, 29% of the total sample answered they kept a record[106]. The proportion of those who kept a record was larger than we expected, which should be analyzed with further research or follow-up activities to check their actual practice (books of record). As Figure 86 illustrates, there was a relatively higher proportion of Target FHBW in Maripur who kept records. We do not currently have information to support the validity of their responses.

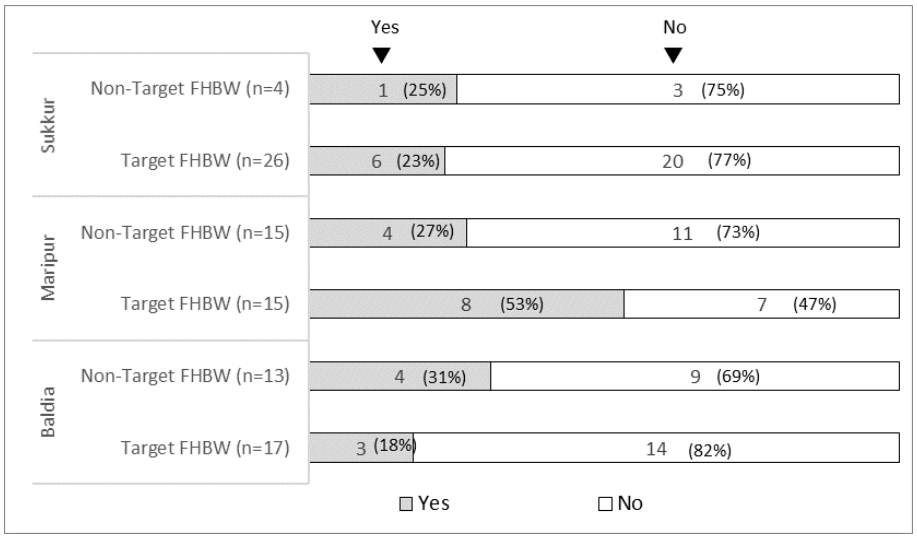


Figure 86: Record keeping of working time by sample group and area

[106] Please see the cross-tabulation table "Part2-#34 Record keeping of working time".

<Daily activities of FHBWs>

We describe here "clocks of daily activities" of three (3) respondents. The respondents have in common multiple burdens, such as domestic chores, care of children, and HBW in their houses. As the following cases show, they work on HBW while working on other domestic chores, such as preparation of meals, cleaning, washing, and getting water,[107] as well as sending children to their school several times per day. The females usually work on HBW two separate times: once in the morning, and again in the afternoon, spending two or three hours each time.

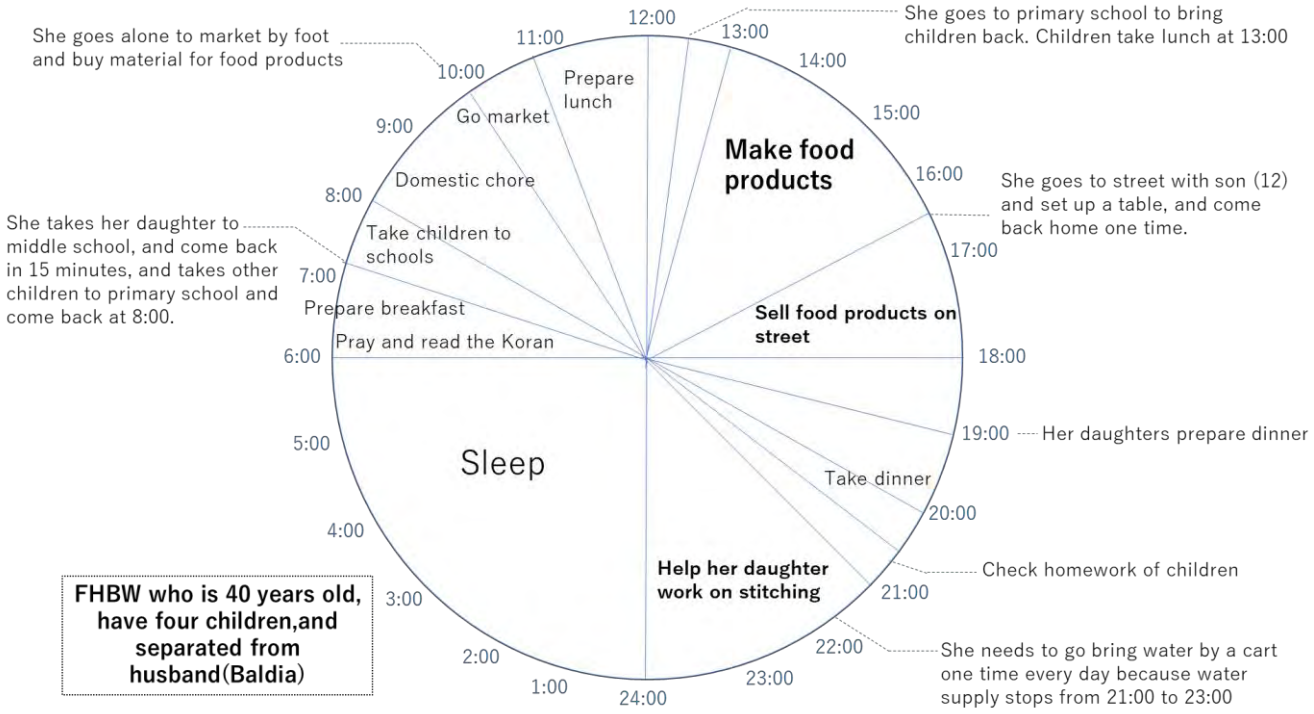


Figure 87: Daily activity clock #1 of FHBW in Baldia (snack production)

[107] In case of Baldia, the respondent needs to bring water from a collection point to her house because water supply usually is cut for hours in the evening.

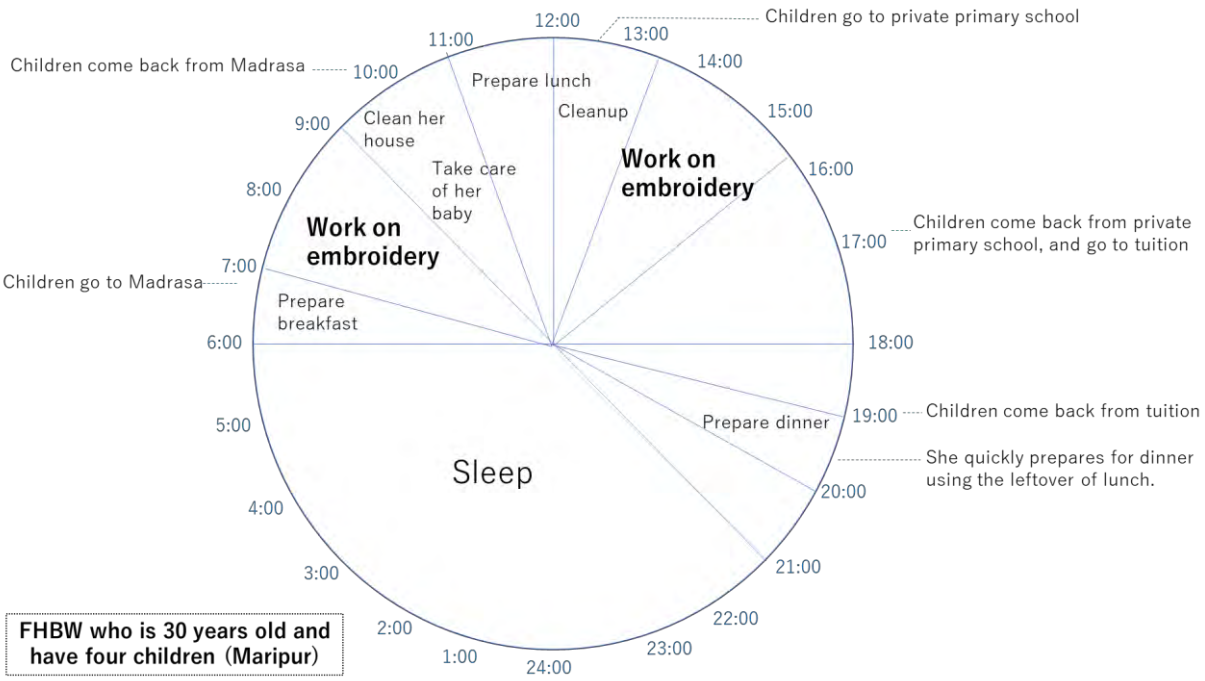


Figure 88: Daily activity clock #2 of FHBW in Maripur (embroidery)

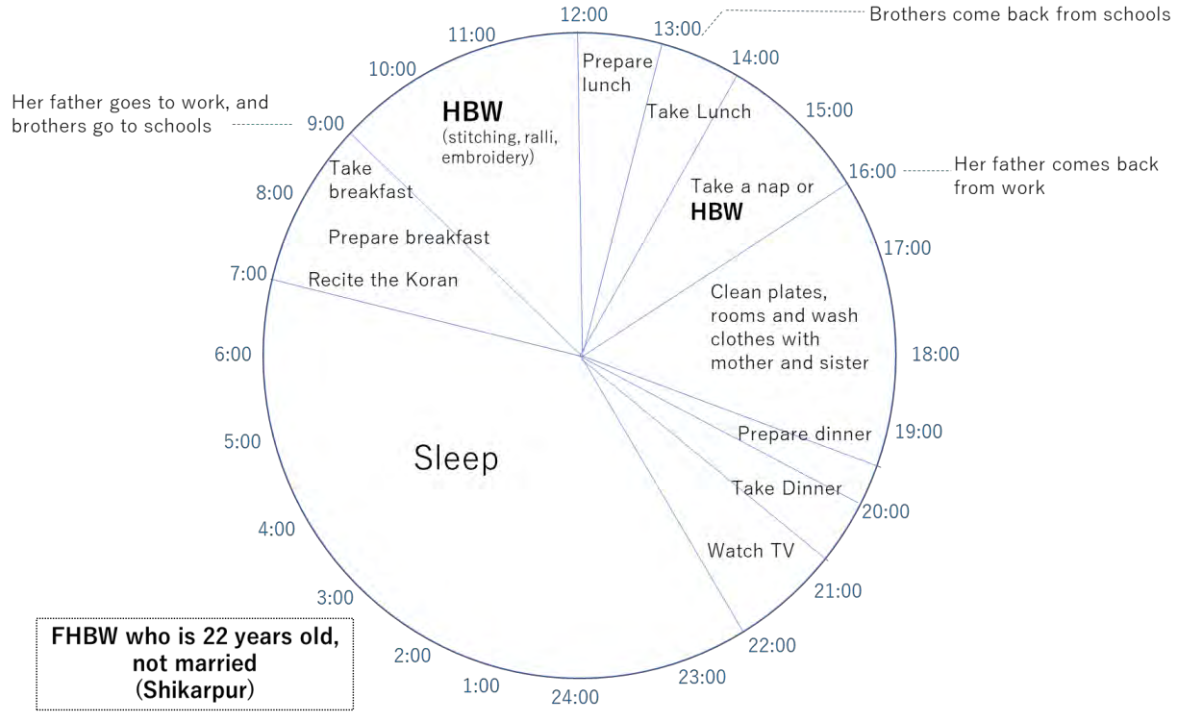
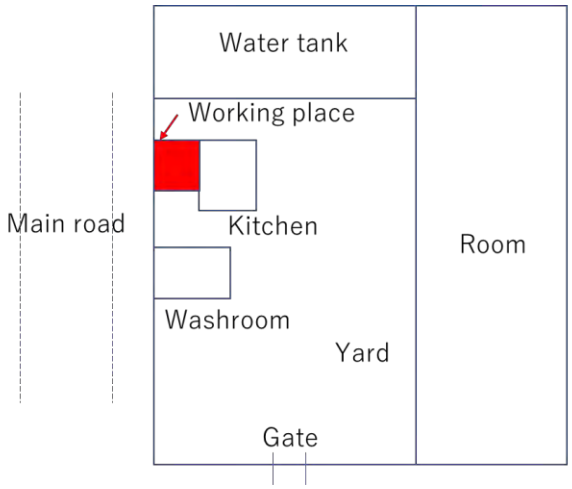


Figure 89: Daily activity clock #3 of FHBW in Shikarpur (stitching, patch work, embroidery)

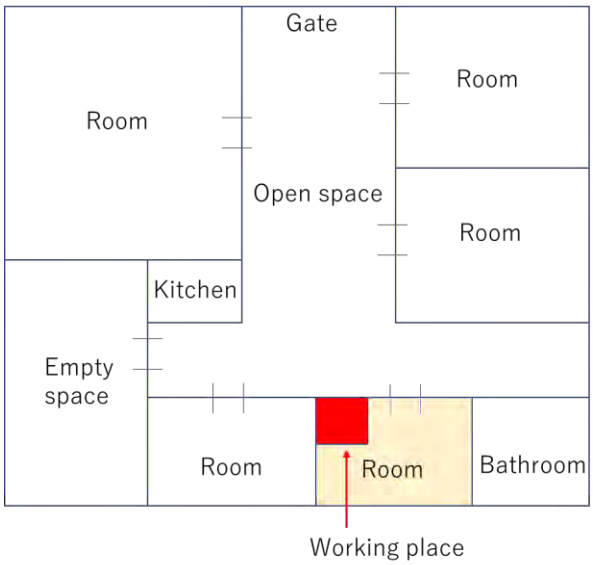
8.8 Working environment

At the PRA sessions, we asked several participants to describe the layouts of their houses and working spaces, as shown in the following examples.



- ✓ She works just close to her kitchen, where it is hot and she sweats while working. The working space faces a main road, which brings dust to the place and disturbs her work when she opens a window.
- ✓ She has water tanks due to insufficient water supply.

Figure 90: Layout #1 of FHBW in Baldia, Karachi



- ✓ She and her mother can use only one room in the house, as other rooms are occupied by her brothers' family.
- ✓ She is forced to rely on light of sunshine because of unstable supply of electricity, however, her room can receive less sunshine. Her working place is near to the door, which disturbs her work.

Figure 91: Layout #2 of FHBW in Maripur, Karachi

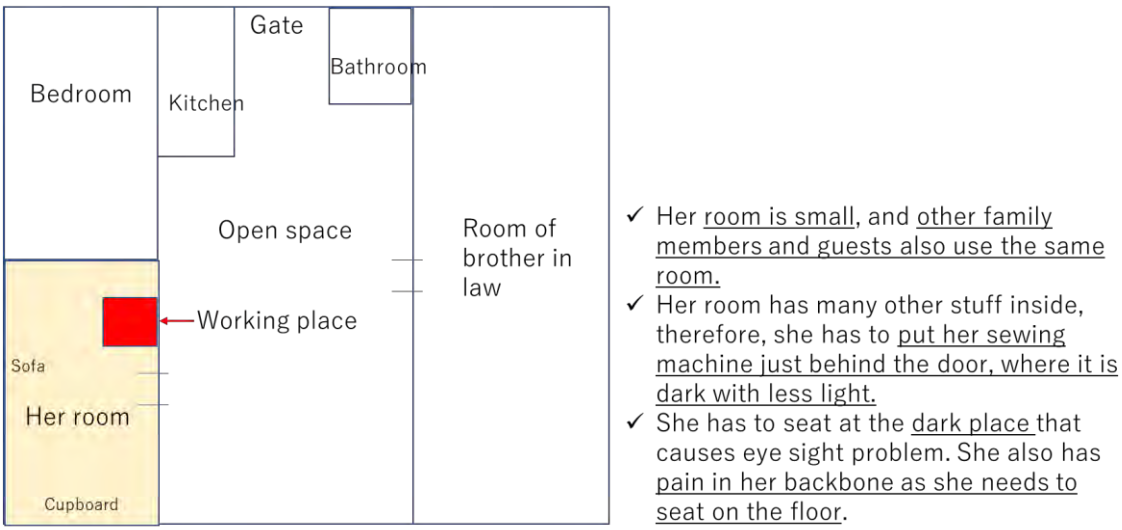


Figure 92: Layout #3 of FHBW in Maripur, Karachi

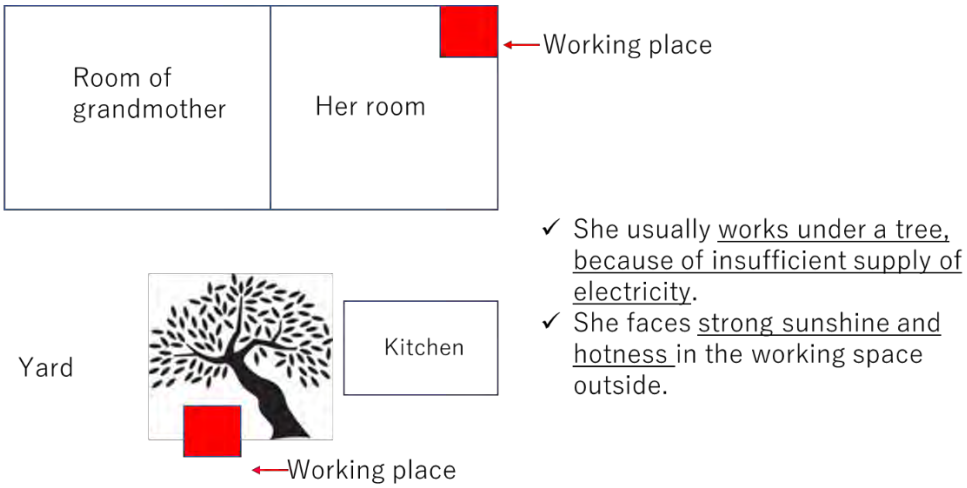


Figure 93: Layout #4 of FHBW in Sukkur

Throughout the discussions at the PRA sessions, we found that the FHBW face several common issues in their working environment, as shown in Table 27.

Table 27: Common issues on working environment

Issues	Descriptions
Small working space[108]	・ Most often they have only one room to stay and work in. ・ Their rooms are small, and in some cases, all family members live in one room. ・ Many said that there was no proper place in their house to work.
Disturbance to work	・ Their working spaces are near entrances or doors in some cases, which disturbs their work. ・ Livestock needs more space in her house, and the animal disturbs her work (Sukkur).
Insufficient supply of electricity	・ Most participants have an electricity problem. They need to use sunlight (Karachi) or work outside (Sukkur) when there is no electricity supply. ・ Some women work both in their room and under a tree. In some cases, they use solar systems, but it does not work well with less power.
Physical pain	・ Continuous work gives them pain in their backs, legs, and arms, especially when they need to work on the floor in a small space. ・ They have problems with their eyesight because they need to work in dark places for long hours due to a low supply of electricity.
Hotness	・ In case of Sukkur, they work mostly under a tree, where they face strong sunlight and heat (Sukkur).

Source: discussion at PRA sessions

8.9 Experience and information

<Years of work>

The average age when the respondents in the total sample started HBW was 19. The minimum age was seven (7) and the maximum age was 43[109]. The average years of work was calculated to be 15 years, based on the average age of 34 in the total sample. The distribution of the starting age among Target FHBW is shown in Figure 94. Most of Target FHBW (72%) started HBW before they reached the age of 21.

[108] The average sizes of the residential lands were as follow: 1) rented land 64 ㎡, ,2) lands owned by respondents 58 ㎡, 3) lands owned by other family members 249 ㎡ (Baldia 81 ㎡, Maripur 67 ㎡ and Sukkur 470 ㎡).
[109] Please see the cross-tabulation table “Part2-#40 Starting age”.

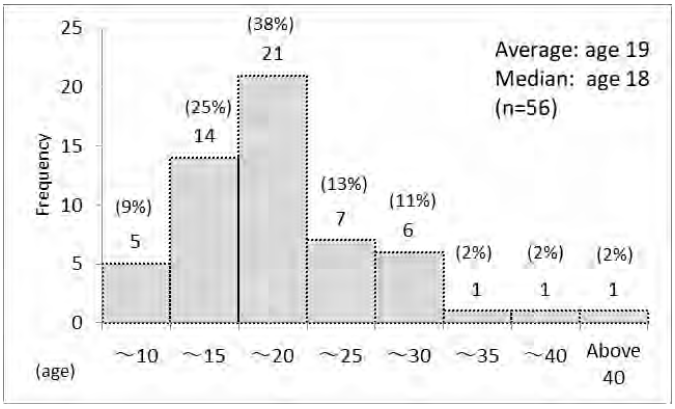


Figure 94: Distribution of the starting age among Target FHBW

Considering the years of work among the Target FHBW, the average number of years of work was 16, and the largest proportion (40%) had worked less than or equal to ten (10) years (Figure 95).

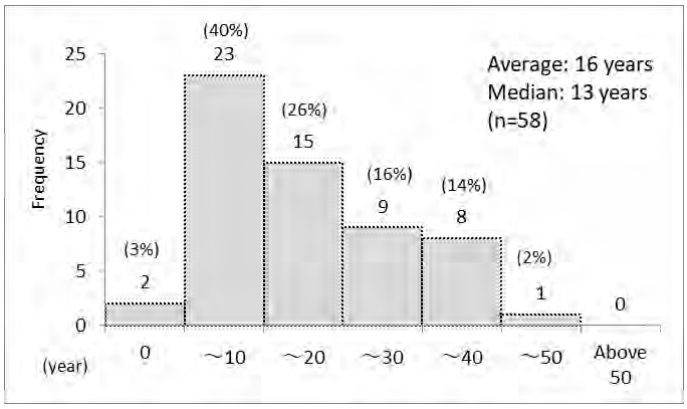


Figure 95: Distribution of working years among Target FHBW

<Reasons that they started HBW>

The discussions at the PRA sessions revealed the common reasons that FHBW started working, which are presented in Table 28. They primarily started HBW for economic reasons, to support the household income. This was sometimes triggered by the death or disease of male family members, such as a father or husband. However, they started HBW not only to support their family, but also to expand their economic power ("pocket money") to spend money for their own purposes, including education. Education is a common concern among them, as many females are eager to give their children better opportunities for education by earning money for them. There were several females who faced mobility and occupational choice limitations, which made them decide to start working at home. At the same time, we observed inner motivations among the participants to work and learn new skills, as opposed to simply for economic reasons.

Table 28: Reasons of starting HBW

Baldia	**<Support of family>** ・ To increase household income. ・ To increase income, because her father got disease, ・ To support her husband as his income is not enough. **<Own money>** ・ To have her pocket money. **< Limitation to go out >** ・ She wanted to work but her family members did not allow her to work outside.	**<Education>** ・ To increase income and give good education to children[110] ・ To cover expense of university as she is a university student and about to graduate. **< Personal interest >** ・ She had interest to work as beautician. ・ She had interest in embellishment work. ・ She was eager to learn new skills.
Maripur	**< Support of family>** ・ To support husband whose income is low ・ To earn money for children after death of her husband **<Own money>** ・ To earn own money **<Limitation to go out>** ・ She could not get permission to go out for work. She could not go to any training center as family did not permit her to go, therefore, she started HBW.	**<Limitation of occupational choice>** ・ To earn money as she did not get any job after her graduation **<Personal interest>** ・ She started HBW just as her hobby ・ She had interest in stitching and designing ・ She wanted to get skill
Sukkur	**< Support of family>** ・ To feed children after her husband died. ・ To help mother after death of her father ・ To earn for health (operation of children) and food, and help her husband	**<Education>** ・ To send her children to school

Source: discussion at PRA sessions

<Training>

Almost half (53%) of the total sample had training from their "mother or sister", followed by "NGO" (26%), "private training center" (21%), and "friend/neighbor" (16%)[111]. Figure 96 depicts the source of the respondents' training by area among the Target FHBW. Sukkur had a larger proportion of "mother or sister" (81%), and a smaller proportion of "private training center" (12%) compared with the other two areas. This implies that Sukkur has comparatively fewer opportunities for females to learn skills outside their houses.

[110] In general, most of children in Baldia cannot get high level quality of education.

[111] Please see the cross-tabulation table "Part2-#41".

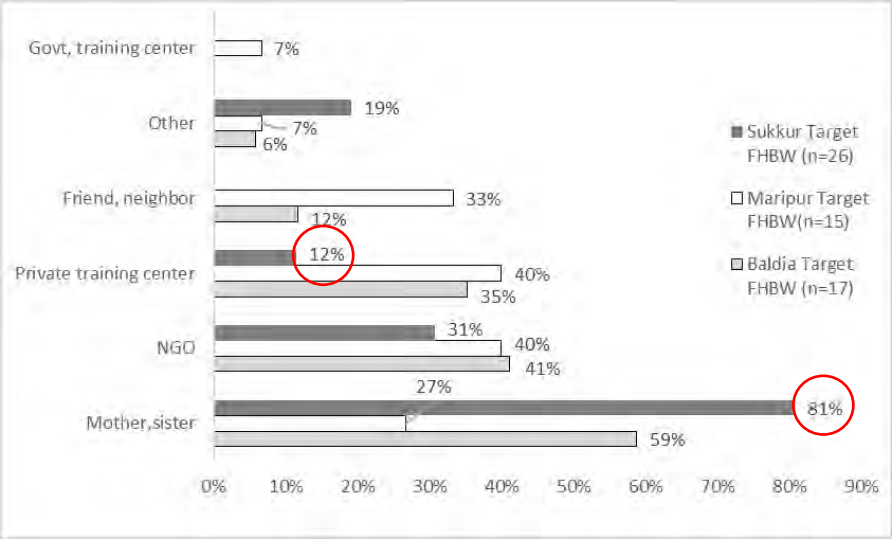


Figure 96: Distribution of trainers by area among Target FHBW[112]
(multiple choice possible)

Table 29 lists names of the training centers indicated by the respondents who had received training from institutes.

Table 29: Name of training centers by area

Area	Training center	
Baldia	・ WDFP center (Partner NGO) ・ Memon Foundation (institution) ・ Hunar Ghar (institution) ・ "Ayesha tul Binat"[113] (institution)	・ Salma Sewing Center (institution) ・ Najaf Baji's Center (institution) ・ Saba beauty parlor (institution) ・ Almas beauty parlor (individual)
Maripur	・ WDFP center (Partner NGO) ・ Memon Foundation (institution) ・ Mah Rose parlor & Training Centre (institution)	・ Sidra Stitching center (individual) ・ PAF Skill Center, GREX (individual) ・ Lyari Skill Development Center
Sukkur	・ SRSO (Partner NGO) ・ Sabah Pakistan (NGO) ・ BBSYDP (Benazir Bhutto Shaheed Youth Development Program)	・ Governmental vocational Training Centre

In Karachi, there are small-scaled training centers at the community level that are managed by individual local females. They invite young girls living in the neighborhood to their houses, and teach them basic techniques, such as stitching and embroidery, for a small fee or free of charge. The list above includes this type of individual local center.

[112] "Others" means grandmother, anti, cousin, and mother in law.
[113] "Ayesha tul Bina" and "Memon Foundation" are not located in Baldia.

<Improvement of skill>

We asked the respondents if they improved their skill continuously. 26% of the total sample answered that they took guidance from their family or friends, whereas there were respondents who had never thought about improving their skill (22%), or did nothing special to improve their skill (18%). Target FHBW, however, were relatively more aware of skill development than Non-Target[114].

Figure 97 shows that among Target FHBW, Maripur did not have a positive tendency for skill improvement (never think: 40%, do nothing: 20%), compared with the other areas. Target FHBW in Baldia were more likely to receive guidance from family/friends. Sukkur had a larger proportion of those who learned from NGOs (27%) and group leaders (31%), a result of the many years experiencing group activities supported by SRSO. The responses of "other" were as follows: *"I improve it by myself"* (3 responses), *"internet"* (2), and *"I learn it by seeing workers in market"* (1).

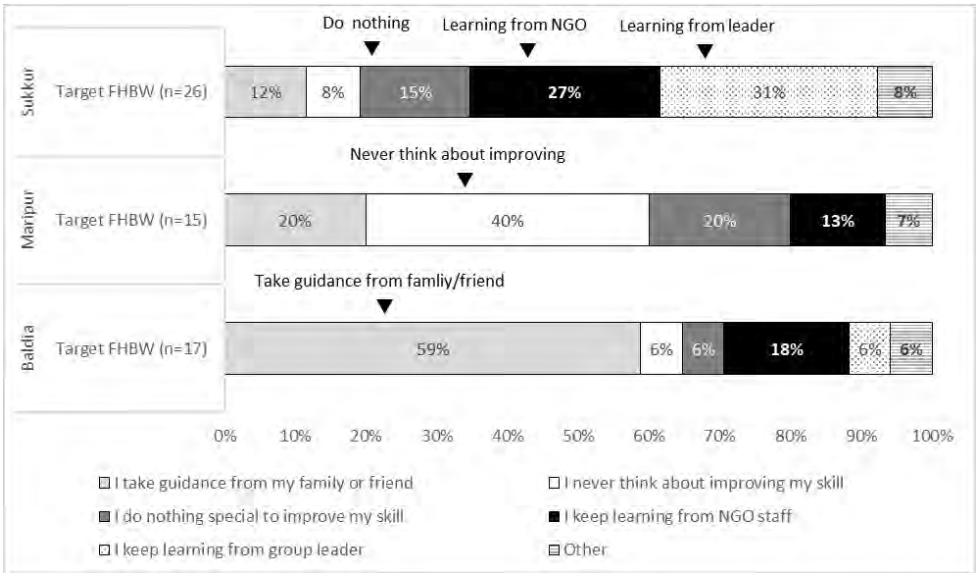


Figure 97: How do you improve your skill continuously? (Target FHBW)

<Information source>

Many of the total sample (43%) get information on work from family members, which was followed by NGOs (28%), and friends/neighbors (24%). Only 10% of the total sample get information from middlemen/retailers[115]. Looking at the differences by area among Target FHBW as shown in Figure 98, Target FHBW in Sukkur are more likely to get information from NGOs (65%), and those in Baldia also show a certain connection to NGOs for obtaining information

[114] Please see the cross-tabulation table "Part2-#43 How do you improve your skill continuously?".
[115] Please see the cross-tabulation table "Part2-#44 From whom do you get information on work?".

(35%). In contrast, Target FHBW in Maripur tend to depend on personal networks of family, friends, or neighbors.

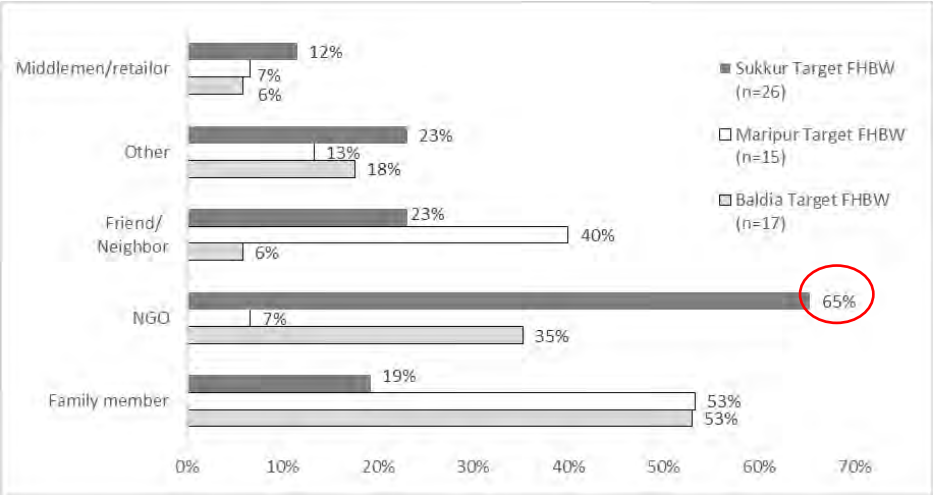


Figure 98: From whom do you get information on works? (Target FHBW)[116]
(multiple choice possible)

<Trouble shooter>

More than half of the total sample (54%) answered that they consulted with family members when they had trouble with work, followed by friends/neighbors (19%), and NGO staff (17%). On the other hand, there was a notable proportion (16%) who did not consult with anybody[117]. As depicted in Figure 99, Target FHBW in Sukkur had a tendency to go to group leaders for consultation (42%). Like the responses on information sources, the figure shows that those in Maripur had less connection with NGOs and relied on personal networks for trouble-shooting.

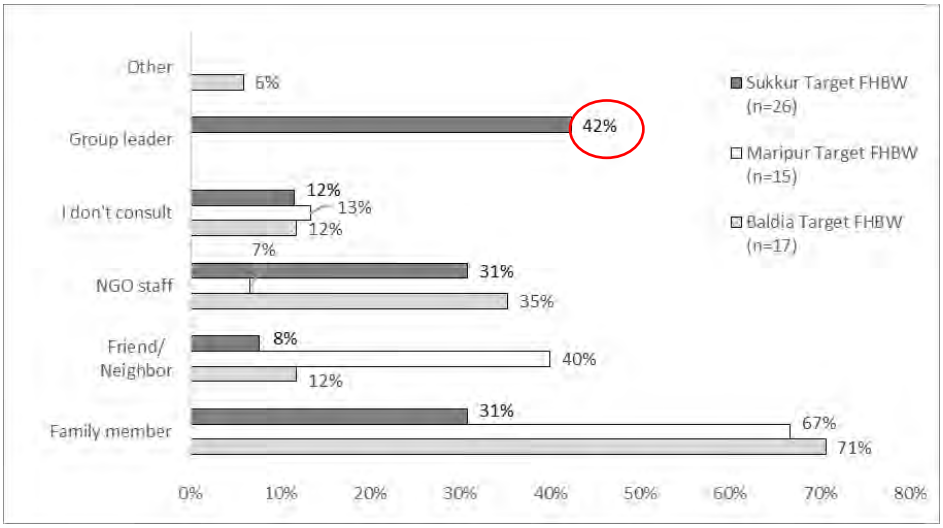


Figure 99: To whom do you consult with when you have trouble in your work? (Target FHBW)[118]
(multiple choice possible)

[116] The responses of "other" were: no information (5 responses), group leader (4), and do myself (2).
[117] Please see the cross-tabulation table "Part2-#45 To whom do you consult with when you have trouble?".
[118] The responses of "other" were: "I consult with tailor when I go to city" (1 response), and "teacher" (1 response).

<Way of communication>

Among the total sample, the most popular way to communicate with others outside their houses for consultation on work was to "visit the house/office of the concerned person" (43%), followed by "call the persons through mobile phone" (40%), "send a message through a friend or a relative" (37%), and "text messaging through mobile phone" (26%). Only 7% (6 respondents) used "WhatsApp" for communication[119]. Sukkur had a smaller proportion of those texting messages with a mobile phone (19%), compared with Baldia (41%) and Maripur (47%)[120]. Baldia had 18% (3 respondents) who used "WhatsApp," whereas Maripur and Sukkur had only one (1) respondent each (Figure 100).

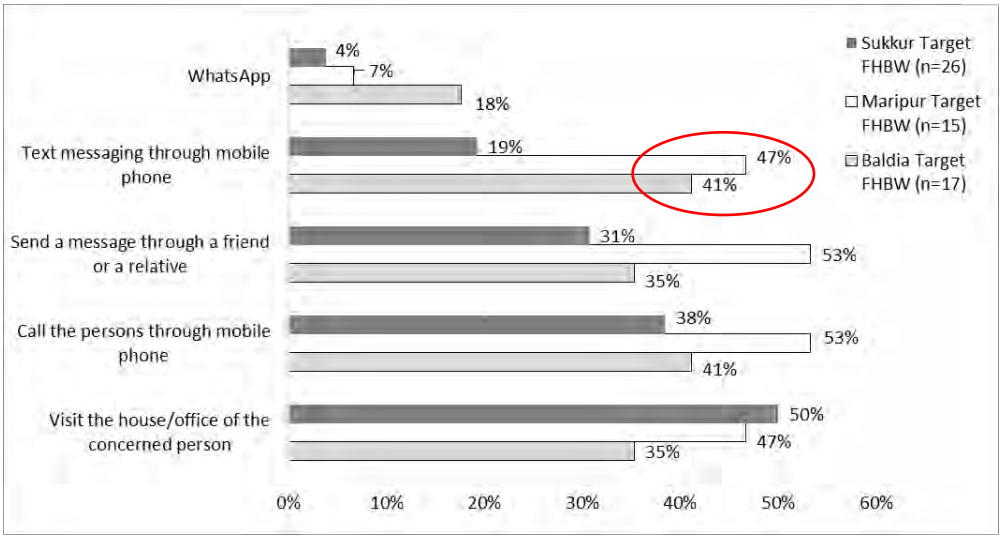


Figure 100: How do you communicate with others regarding your work? (Target FHBW)
(multiple choice possible)

8.10 Contract and legislation

Most of the total sample (82%) reported that they did not have a written agreement with their buyers specifying the rate or amount of production, which included those who did not have any agreement (48%) and those who only had a verbal agreement (34%). On the other hand, 11% of the total had a written agreement[121]. Among Target FHBW, Baldia and Sukkur had respondents with a written agreement (two (2) respondents in Baldia and eight (8) in Sukkur[122]), but Maripur did not have anyone who had one.

[119] Please see the cross-tabulation table "Part2-#46 How do you communicate with others outside your house?".
[120] It does not necessarily mean that the respondents operate the mobile phones for texting messages, but could include cases that they asked their husbands or children to send the messages. Please see the section 11.2 that shows their usage of mobile phones.
[121] Please see the cross-tabulation table "Part2-#23". The total proportion cannot be 100% because of several non-valid responses.
[122] Out of the eight (8) respondents who reported having a written agreement in Sukkur, four (4) were group leaders of business development groups.

When focusing on the respondents who trade with middlemen and reported their numbers, we see in Figure 101 distributions similar to the total sample. 88% of them did not have any written agreement, and only 9% had a written one[123].

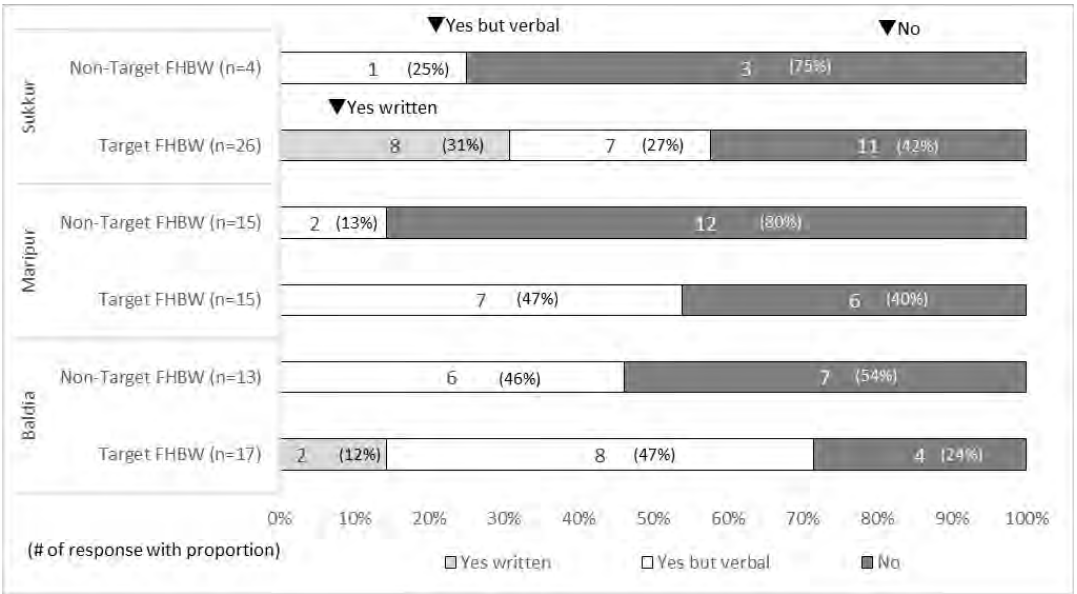


Figure 101: Distribution of agreement status by sample group and area

Among FHBW who had verbal or written agreements, 41% reported that they had experienced differences in agreed terms and conditions. Those in Maripur was more likely to experience such differences (78%), compared with the other two areas (Baldia: 31%, Sukkur: 31%)[124].

<Knowledge of legislation>

Most of the total sample (89%) responded that they had never heard anything about the "Home Based Worker Policy," or "Home Based Worker Act." Only ten (10) respondents (11% of the total) reported they had heard about them[125]. Figure 102 depicts the distribution of their responses on knowledge of legislation by sample group and area. Target FHBW had two (2) females in Baldia, three (3) in Maripur, and three (3) in Sukkur who said they had heard of the policy/act. We do not identify at the present time how these females gained their information, which should be confirmed later.

[123] Please see the cross-tabulation table "Part2-#23-2"
[124] Please see the cross-tabulation table "Part2-#24"
[125] Please see the cross-tabulation table "Part2-#55"

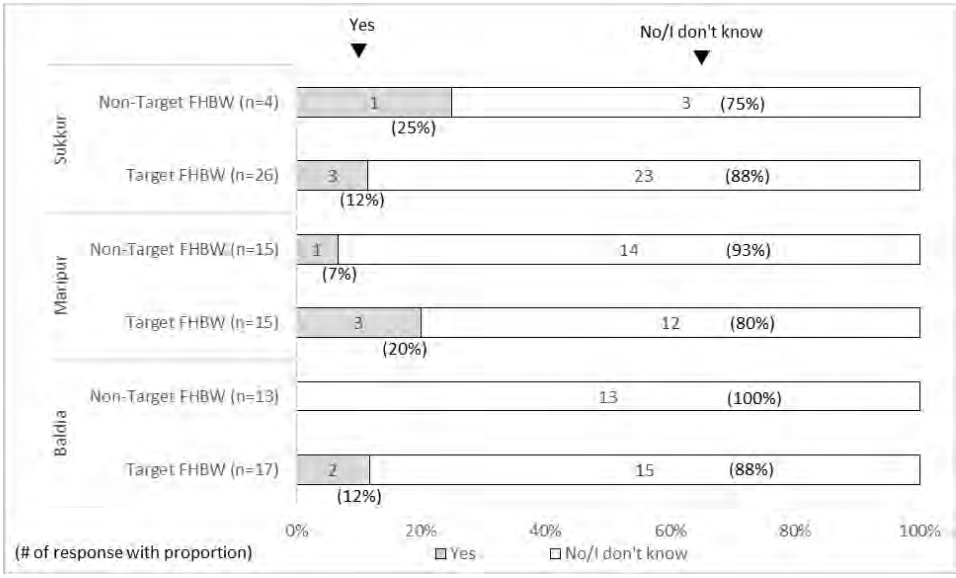


Figure 102: Have you ever heard anything about HBW policy or act?

8.11 Challenge and pleasure

<Challenges of HBW>

We asked the respondents to choose five (5) significant challenges related to their HBW by showing them 23 options. The challenges ranked in the top 5 for the total sample were as presented in Table 30: 1) insufficient or irregular electricity supply (61% of the total sample), 2) low remuneration (47%), 3) decreasing orders (37%), 4) overburdened with other work (33%), and 5) lack of space for work (28%). This ranking was the same as those of the Target FHBW (Table 31).

The electricity problem was a major challenge in all areas. For instance, those in Maripur face blackouts of 2 hours three times per day, which means electricity is not available for 6-7 hours in a day. In the case of Sukkur, electricity is supplied for only a maximum of 6 hours per day, with blackouts of 18 hours. Due to the limited supply of electricity, in many cases they can work only in the daytime. We saw some households using solar panels in the villages in the Sukkur region, but several respondents claimed that they had to work outside because the solar panels did not function well. As noted in the sections on working time and environment, the lack of proper working spaces and overburden of multiple types of work are also common issues.

When analyzing the responses by area, those in Baldia had a large proportion of irregular water supply (47%), second to the issue of electricity supply (70%). As shown in a daily clock (figures 84-86), they must go out and transport water from a certain place because the supply is routinely cut for several hours, which disturbs their HBW. Maripur had a relatively larger proportion of low

remuneration (77%) compared to the other areas[126]. Unlike Baldia and Maripur, Sukkur showed more concern about decreasing orders (50%) and restricted mobility (43%).

Regarding issues on business and marketing, we heard several challenges of HBW at the PRA sessions as follows (Table 32):

- **References**: They are usually required to have references[127] for initiating business with dealers or retailers, which hampers them from expanding sales channels. (Baldia session)
- **Finance**: In the case where one FHBW started her own business making embroidery products using local ladies, she needed 100,000 PKR to purchase raw material and hire workers. She had difficulty obtaining the necessary amount. (Maripur session)
- **Quality control of workers**: One female who used three workers to make sandals claimed that two of them could not meet her quality requirements, and it was difficult to improve their skills. (Maripur session)

A solar panel used in a village of Sukkur

Households in Sukkur have big trees in gardens under which they work (and we interviewed)

[126] One FHBW participant of the PRA session shared her example of low remuneration: when her remuneration (unit price) of lady' shirt is 400 PKR, and it is sold at 800 PKR in the market.
[127] We need to check further if such reference has requirement of gender (male).

Table 30: Challenges of the total sample

	(n)	Insufficient or irregular electricity supply	Low remuneration	Decreasing order	Over burden with other works	Lack of space for my work	Unpredictable earning	Long working hours	Health hazard	Cannot go to market	Irregular water supply	Restricted mobility	Irregular order	No information on market	Delay in payment	Unhealthy and poor working condition	Low level of techniques
Baldia	30	**70%**	**43%**	27%	27%	17%	23%	27%	20%	20%	**47%**	10%	23%	10%	17%	17%	27%
Maripur	30	**50%**	**77%**	33%	40%	37%	27%	23%	37%	17%	13%	3%	13%	27%	27%	17%	10%
Sukkur	30	**63%**	20%	**50%**	33%	30%	23%	20%	10%	27%	0%	**43%**	17%	17%	7%	17%	10%
Total	90	61%	47%	37%	33%	28%	24%	23%	22%	21%	20%	19%	18%	18%	17%	17%	16%

(Multiple choice possible, Top 5 items are highlighted in red)

Table 31: Challenges of Target FHBW

	(n)	Insufficient or irregular electricity supply	Low remuneration	Decreasing order	Over burden with other works	Lack of space for my work	Unpredictable earning	Irregular order	Cannot go to market	Long working hours	Restricted mobility (transportation)	Low level of techniques	No information on market	Health hazard	Irregular water supply	Lack or insufficient tool/machineryf or production	Delay in payment
Baldia	17	**65%**	35%	18%	24%	24%	24%	**41%**	12%	12%	6%	35%	12%	18%	**47%**	18%	12%
Maripur	15	**53%**	**80%**	20%	**40%**	33%	27%	13%	27%	33%	7%	7%	20%	33%	13%	13%	27%
Sukkur	26	**62%**	19%	**54%**	35%	31%	27%	19%	27%	19%	**38%**	12%	19%	12%	0%	19%	8%
Total	58	60%	40%	34%	33%	29%	26%	24%	22%	21%	21%	17%	17%	19%	17%	17%	14%

(Multiple choice possible, Top 5 items are highlighted in red)

Table 32: Challenges of HBW (discussion at PRA)

Baldia	**<Shortage of electricity>** ・ She can only work during daytime due to no supply of electricity. ・ Electricity bill is so high, and the staff (meter reader) asks them for bride. **<Unsuitable working space>** ・ She does not have her own working place, as guests sometimes disturb her work. ・ Her working place (kitchen) is so small. ・ House is small, she needs to work in the same room with elder, children and sick people.	**<Long working hours>** ・ Over burden to do both HBW and household chores. **<Health problem>** ・ Some feels pain back and eyesight problem. **<Requirement of reference>** ・ It is difficult to get work from the market without reference (recommendation of known person). **<Environment>** ・ During raining seasons, it is difficult to go outside house due to poor drainage systems.
Maripur	**<Shortage of electricity>** ・ They have blackout of 2 hours three times in one day, which means electricity is not supplied for 6-7 hours in one day. ・ They have to depend on sunlight. **< Unsuitable working space >** ・ Working space is small. They have only one room to stay and work. ・ Working space is near to entrances or doors, which disturb her work. **<Lack of skilled workers>** ・ One participant has started her own business to sell her products (such as Balochi embroidery, shoes and dress) to a company. She uses 3 female workers, and 2 workers cannot meet her requirements. **<Lack of money for start-up>** ・ When one HBW wanted to start her business of Baloch embroidery, she had difficulty to prepare money necessary for purchase of raw material and hiring workers. Raw material for Balochi embroidery is costly. She needed 100,000 PKR for start-up.	**<Low remuneration>** ・ Low remuneration for HBW (one example: unit price of lady' shirt is 400 PKR, which is sold at 800 PKR in the market) **<Delay in payment>** ・ One HBW experienced several times of delay payment from one week to one month. **<Refusal of payment>** ・ The middlemen claimed her products had defects and did not pay her, while some just run way without making payment. Contractors' attitude is not good. **<Long working hours>** ・ Some HBW need to work for 8-12 per day. One trainer at WDFP works for 5-6 hours at the training center. **< Health problem >** ・ Pain in their back, leg and arms
Sukkur	**<Shortage of electricity>** ・ They have a supply for 6 hours only at maximum in one day, having blackout of 18 hours. ・ They have to work outside if no electricity. ・ Some women work at her room and under a tree both. There is no supply of electricity, so she uses solar system only, but it does not work will with less power. **< Unsuitable working space e>** ・ There is no proper place to work. ・ Children disturb her work, because she has to work in the same place where children play. ・ Livestock needs more space in her house, and the animal disturb her work	**<Low remuneration>** ・ Sometime, she receives less amount of money when she sells her products **<Long working hours>** ・ When she gets many order, she need to work from morning to night. Normally, she works for 8 hours in one day. **< Health problem >** ・ They have health issues such as eyesight, pain in knee and back. ・ Continuous work gives them pain in their body. **<Family issue>** ・ Her father demands her to bring him more food.

Source: discussion at PRA sessions

<Benefits and pleasures of HBW>

We discussed at the PRA sessions what benefits and pleasures HBW brought them. As shown in Table 33, their responses are categorized into: 1) economic freedom, 2) contribution to household, 3) education of children, and 4) psychological pleasure. They perceived that HBW gave them opportunities to have economic freedom so they could spend their own money for what they needed, such as medicine, without asking their family members. Along with supporting their families economically and acquiring economic freedom, HBW gave them psychological pleasure in that they felt happy about working and teaching other females. Some of them had developed a feeling of pride in themselves, as they could significantly help support their families and send their children to schools by earning money on their own.

Table 33: Merits and pleasures of HBW

Baldia	**<Economic freedom>** ・ To easily spend her money for what she wants. ・ To fulfill her desires by getting money. **<Contribution to household>** ・ To fulfill household daily expenses. ・ To support household expense and other people (family, neighbors, friends)	**<Education of children>** ・ To pay educational fee of children ・ To fulfill what children want **< Psychological pleasure>** ・ To enjoy working as her needs becomes satisfied[128]. ・ To feel happy because she broke the stereotype, as she became the first woman who started to work in her family.
Maripur	**<Economic freedom>** ・ To fulfill her needs by herself. ・ To buy medicine on her own, no need to take money from family members ・ To take medication when she gets ill. **<Contribution to household>** ・ To help husband ・ To fulfill house expenses	**<Education of children>** ・ To send children to school ・ To spend education fees for children **< Psychological pleasure >** ・ To like working ・ To teach other women about stitching.
Sukkur	**<Economic freedom>** ・ To have her own money without asking her parents ・ To enhance her shop business ・ To buy raw material and stitching machine ・ To keep Kamatie for saving money **<Contribution to household>** ・ To build a wash room, or renovate her house ・ To purchase livestock, solar panels, and daily goods ・ To prepare for marriage of daughters ・ To give some money to male family member for purchasing agricultural inputs when needed.	**<Education of children>** ・ To educate children **< Psychological pleasure >** ・ To feel pride of herself that she can feed her children after death of her husband. Other people shows her respect. ・ To feel pride when her children go to school. ・ To feel happy when she gets quality food for family.

Source: discussion at PRA session

[128] One participant said *"I feel proud and happy as I earn money for my family and I contribute to them. I feel happy and satisfy when I meet my children's needs and support my husband."*

Box 2: HBW cultivating a lady's self-esteem

The lady in the photo lives in one village in Shikarpur district with her parents, two sisters, and four brothers. She is 22 years old, and not yet married. Her father works at a post office, and owns livestock and a used vehicle. She completed primary school in the village. She can read a newspaper, but cannot write.

She is a member of a business development group supported by SRSO, and worked in the group for seven years. She started HBW at the age of 14. She said that **she was eager to work**. She learned skills from her anti and NGOs (SRSO and Sabah Pakistan). She has never experienced any work but HBW. She earns 7,000 PKR in one year.

Her father is against her working even inside her house, saying that **he earns money for her, and this is a father's responsibility**. He sometimes scolds her. She cannot reply to him, and there is no choice but to keep silent and hide her face at such moments. Even though her father opposes her working, she continues to work. When we asked her why, she replied that she **wanted to experience achievement and keep learning to improve her skill**. She also said that **she feels satisfaction and happiness when she goes outside, and works with other members**. She feels honored to be working, which motivates her to keep working. She said that **her face shines when she goes outside and works with other members.**

Her story tells us that HBW and group activities are important opportunities for women, not just for earning their own money but to have **feelings of self-esteem** for those who do not have chances to go outside to society.

We asked the respondents at the questionnaire interview about the good points of HBW as well. The proportion of responses in the total sample were as seen in Table 34: 1) "I feel comfortable about working inside my house" (81%), 2)" I can manage domestic chores" (82%), 3) "I can take care of children or the elder" (67%), and 4) "I can have my own money" (47%).

Table 34: Good points of HBW

	(n)	I feel comfortable about working inside my house	I can manage domestic chores	I can take care children/the elder	I can have my own money	My husband allows it (not allows to work outside)
Baldia	30	77%	87%	60%	40%	20%
Maripur	30	80%	93%	80%	50%	37%
Sukkur	30	87%	67%	60%	50%	10%
Total	90	81%	82%	67%	47%	22%

(Multiple choice possible)

Points from Chapter 8

1) Textile-related production (stitching, embroidery, patch work) is popular. Most of them are self-employed workers with few connections with middlemen or retailers. They sell their products directly to neighbors in most cases, which indicates a very limited scope for their business. This presents a difficulty as the Project needs to develop a supply and value chain from scratch.
2) Their volume of sales and profits are small (around 4,000-5,000 PKR in a month), which implies that they do not have sufficient orders or enough capability to work because of the multiple burdens at their houses. The Project should analyze carefully how much they can increase the volume of work given their hectic situations at home. The current average daily working hours for HBW was 3.7 hours among the Target FHBW. At the same time, the Project should consider how we can enhance cost effectiveness of their production and business given the limited working time.
3) Although the data regarding costs are limited because of accuracy, they do not spend much in many cases as the raw material is usually provided by customers. The Project should consider how we can acquire the correct data on costs, which should be part of the training items.
4) Fortunately, many females answered that they can spend their HBW earnings how they want. This indicates that HBW has considerable importance for females to expand their economic freedom in their households. The Project could contribute to enhancing their economic independence by supporting an increase in HBW income.
5) Those in Maripur are not well connected with NGOs for information and consultation, unlike those in Baldia and Sukkur. The Project should consider how we could get them involved with the activities of the partners and the Project.
6) Almost all the females were unaware of HBW policy and law. The Project should consider providing updated information to enhance their awareness of the rights of HBW.
7) The common challenges of FHBW were insufficient or irregular electricity supply, low remuneration, decreasing orders, overburden with other work, and lack of working space. The Project should keep in mind that the priorities of the challenges differ by area. For instance, those in Sukkur expressed their concerns about decreasing orders and restricted mobility, whereas the top ranked issues in Baldia and Maripur are improper infrastructures (electricity and water).
8) HBW gives females not only economic benefits, but also an opportunity to develop a sense of self-esteem, which should be noted by the Project so that we can motivate them to cultivate their self-respect through project activities.

Box 3: Expectation for the future of daughters

In several FHBW interviews, we did not see any females who expected their daughters to be engaged in the same HBW. For the most part, they wanted their daughters to continue their education for a better future. The followings are the voices of some of these FHBW:

<Case 1: Baldia>
The FHBW has three daughters and one son. The first daughter (16) is a student in middle school, the second (10) and third (8) go to primary school. She wants the first daughter to continue her study. **She said that whatever the daughter wanted to be, she was always with her and supported her**. She wants the daughter to work outside after completing her study. The daughter currently works stitching female suits to earn her educational expenses. The mother teaches her daughter the skills of stitching after dinner every day. **The mother expects the daughter to support their household by earning some money, while she wants her to continue her education**.

<Case 2: Maripur>
She has four children: a son (10), a son (7), a daughter (12), and a daughter (1). **She works mainly for educational fees, as she is eager to give the children a better education**. She sends her children to Madrasa (religious school), a private primary school, and pays tuition as well. The first daughter does not support her work because she goes to school. **The daughter has the highest grades in her class, so the school allows her to stay at the school even though they cannot pay the school fees. She wants the daughter to a have better education and go outside for work even though her husband does not allow it.**

<Case 3: Maripur>
She has two daughters, ages 15 and 12. She wants her daughters to become medical doctors, **because she wanted to become one. She gave up her studies when her husband died**. She wants them to work outside, **but at the same time she has concerns about working environments, such as male harassment.** She never calculated the amounts necessary for their education, but just thinks that she has to work hard to earn money.

<Case 4: Sukkur>
She is now pregnant with her first child. She wants her future daughter to keep studying and **become a doctor**, and a son to become a pilot. She does not want them to work as HBW.

9. Relationships with males and family

9.1 Change in family members after starting HBW

In the PRA session, we asked the female participants if the relationships with their family members had changed positively or negatively. Most of the participants answered that there had been a positive change in all areas (Table 35).

Table 35: Change of the attitudes of family members after starting HBW

Area	Positive change	Negative change
Baldia	・ The relationship with other family members became better after the start of work. (5) ・ She could get her respect from her family. (3)	・ Family member(s) complains that she did not have enough time to take care of her family. (2)
Maripur	・ Family members supported her HBW. (4) ・ Family members agreed with or support HBW because she could earn some money from her work. (2)	・ Although most of her family members supported her HBW, only husband was opposite to her work.
Sukkur	・ She became to make decision on issues about her house. (3) ・ Family members started to ask her opinion. (2) ・ She could get her respect from her family.	・ Although there was no negative impact among participants' family, generally male members were discouraged by the society when female family members earn more than them.

Source: discussion at PRA sessions

9.2 Support of family members

<Family members who support HBWs>

In the total sample, 61% of the respondents answered that they have not had any support from their family members, whereas 38% answered that at least one of their family members supported their HBW, and 1% answered that three family members supported her[129] (Figure 103).

Figure 104 show that the family members who supported HBW were her husband (8 responses), daughter (4), son/sister/mother-in-law (3), father-in-law (2), and others, such as a brother, mother, and sister-in-law.

[129] Please see the cross-tabulation table "Part2-#52-1".

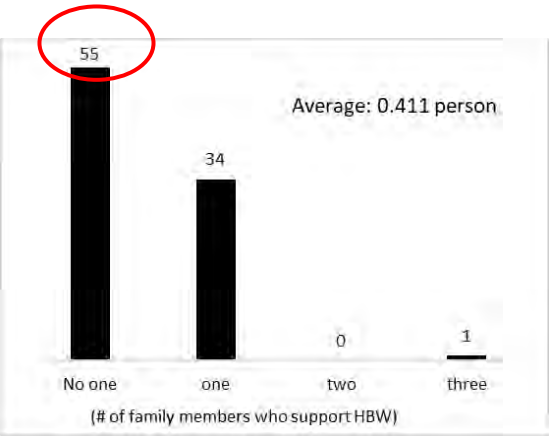


Figure 103: Number of family members who support HBW (total sample)

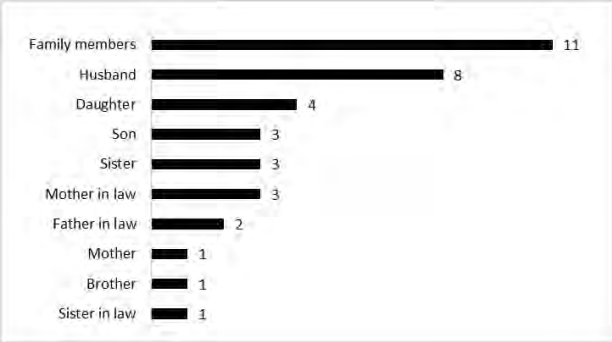


Figure 104: Family members who supports HBW

Figure 105 depicts the distribution of Target FHBW who received support from family members by area. Among Target FHBW, 58% in Sukkur received support from one family member, whereas 87% in Maripur and 65% in Baldia did not get any support from family.

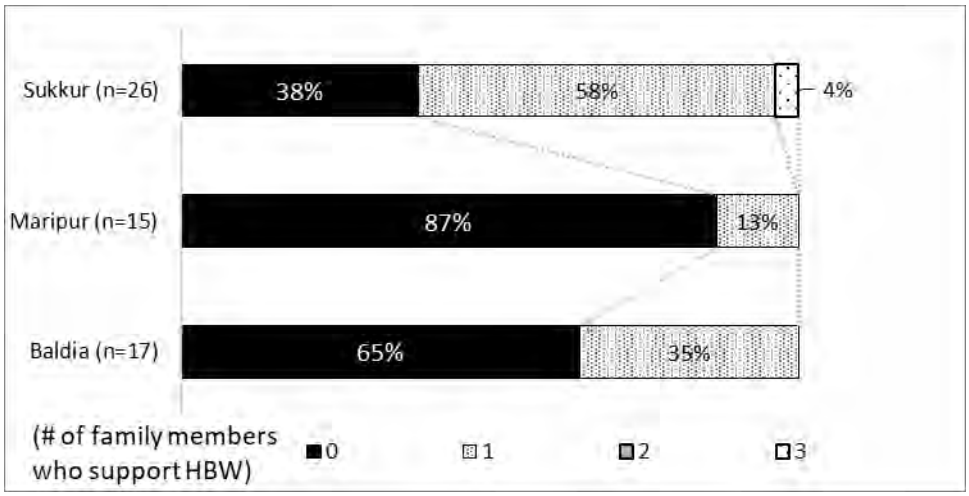


Figure 105: Distribution of Target FHBW who received the support from family members by area

<Support from family members>

In the full sample, there were three types of support for FHBW by family members: (1) helping with HBW, (2) helping with household chores when FHBW is busy with her work, and (3) helping with both HBW and household chores. According to the results of the questionnaire survey, the first case (helping with HBW) had the largest proportion. As seen in Table 36, when family members help with HBW, male members tend to help with the outside work, such as purchasing raw material, and female family members mainly work jointly with the respondents.

Table 36: Type of supports from family members

Helping HBW (29 responses)	Helping household chore (5 responses)	Both (3 responses)
● Helping HBW by working jointly (sewing, cutting, stitching etc) (12) ● Helping HBW by purchasing the raw materials (8) ● Other (4) - Brother helps calculations and receiving money. - By giving suggestions. - Son gives me ride to go. - Son sells the products.	● Mother helps domestic work ● Husband do the other household tasks ● Female family member helps household chores ● help me in daily household work (2)	● Male members help household work, and her daughter help HBW. ● Family members help to purchase raw materials in the market and they also look after the baby if he's crying. ● Male family member get order and look after from home or other work.

<Involvement of husband>

Most of the husbands did not support their wives' HBW directly. In the total sample, eight (8) respondents answered that her husband supported her HBW, as shown in Table 37.

Table 37: Involvement of husband

Go outside/purchase of raw materials (6 responses)	Help household works (2 responses)
- In purchasing raw materials (2) - I go to purchase raw material and other things with my husband and also go to SRSO office with my husband. - Purchasing of goods/raw material from market. - He goes market with me, take care me and my children - He brings material from market	- When I get increased order, my husband do the other household tasks. - Helps me in homebased work

9.3 Opposition to HBW by family members

There were three main reasons that family members objected to HBW as follows: (1) women should take care of their family rather than doing HBW, (2) women should not work or go out, and (3) health/age issues. There were some answers that a family member was opposed to HBW without any clear reason. Table 38 presents the reasons given by the respondents.

Table 38: Reasons of family members against HBW

Women should take care of her family (5 responses)	Women should not work/go out (5 responses)	Health/age issues (3 responses)
● Daughter's illness. ● Husband usually says not to work when he is at home. ● Children are small. ● Family members say her that she is not caring her children. ● Family members say the household is not managed properly.	● Father stops her not to go outside. ● Male members were opposed to going to the training. ● Family allow her to do work only at home. ● Husband is against working outside home. ● Her brother said to her that she doesn't need to work.	● Too old to work. ● Husband is against her work because of health issue. ● Family cares her and stop to work when she feels bad.

9.4 Perception of the males in the community

In the PRA session attended by male residents, they discussed their perceptions of females working. At first, the participants filled out their individual sheets with the following eight questions, and then they discussed their answers together. The first four questions were about female activities in general, and the following four were about female activities in their particular family.

Question	Strongly agreed	Agreed	Disagreed	Strongly disagreed	I don't know
1. Woman works inside her house					
2. Woman works outside her house					
3. Woman receives the training in order to improve business skill					
4. Woman receives the financial service in order to improve business skill					
5. Woman in your family works inside her house					
6. Woman in your family works outside her house					
7. Woman in your family receives the training in order to improve business skill					
8. Woman in your family receives the financial service in order to improve business skill					

Figure 106: Question sheet about female works

There were no significant differences in their responses regarding female activities in general or the ones in their family, as seen in Figures 107 and 108. Except for working outside, there was no strong opposition to women working inside their house, and receiving training/financial services. This indicates that most of the male participants did not have a negative perception of females working.

Comparing their opinions by area, the ratio of opposition for working outside the house was especially high in Baldia and Maripur, while there was only one person in Sukkur who strongly disagreed with working outside the home, as shown in Figure 109.

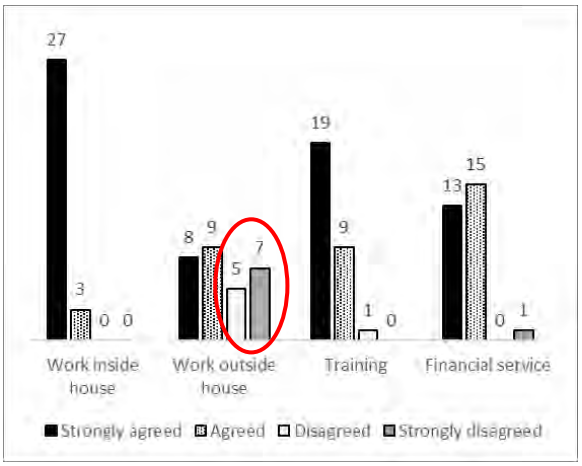


Figure 107: Perception about the work of women in general

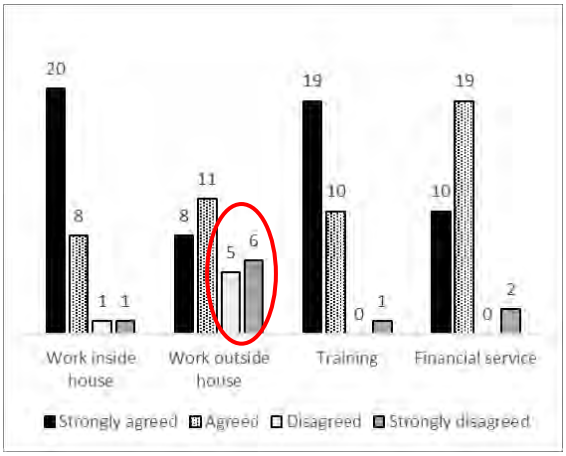


Figure 108: Perception about the work of women in his family

The following figure depicts the results of the perceptions from the individual sheets.

<Baldia (n=9)>												
Age (average: 25)		33	17	35	21	17	52	17	16	20		
Women in general	Work inside house	SA	SA	SA	SA	SA	A	SA	SA	SA		
	Work outside house	A	A	A	A	D	D	SD	SD	SD		
	Training	SA	A	UN	SA	A	A	A	SA	SA		
	Financial serivce	SA	UN	A	SA	A	A	A	SA	A		
Women in your family	Work inside house	SA	SA	SA	SA	SA	A	SA	A	SD		
	Work outside house	A	SA	A	D	D	D	D	SD	SD		
	Training	SA	A	-	SA	SA	A	SA	A	A		
	Financial serivce	SA	A	A	SA	A	A	A	A	A		
<Maripur (n=11)>												
Age (average: 27)		35	50	20	17	20	42	17	16	18	19	39
Women in general	Work inside house	SA	SA	SA	SA	A	A	SA	SA	SA	SA	UN
	Work outside house	SA	SA	A	D	A		SD	SD	SD	D	UN
	Training	SA	SA	SA	SA	SA	A	A	A	A	A	
	Financial serivce	SA	SA	SA	A	A	A	A	A	A	A	UN
Women in your family	Work inside house	SA	SA	SA	A	A	A	D	A	A	A	UN
	Work outside house	A	SA	A	A	A		SD	SD	A	D	SD
	Training	SA	A	SA	SA	SA	A	SA	A	A	A	SD
	Financial serivce	SA	SA	SA	A	A	A	A	A	A	A	SD
<Sukkur (n=11)>												
Age (average: 33)		23	25	45	23	25	60	48	45	19	27	30
Women in general	Work inside house	SA	SA	SA	SA	SA	SA	SA	SA	SA	SA	SA
	Work outside house	SA	SA	SA	SA	SA	A	SA	A	D	A	SD
	Training	SA	SA	SA	SA	SA	SA	SA	SA	SA	SA	D
	Financial serivce	SA	SA	SA	SA	SA	A	A	A	SA	SA	SD
Women in your family	Work inside house	SA	SA	SA	SA	SA	SA	SA	SA	SA	SA	SA
	Work outside house	SA	SA	SA	SA	A	A	A	A	SA	SA	SD
	Training	SA	SA	SA	SA	SA	SA	SA	SA	A	SA	SA
	Financial serivce	SA	SA	SA	SA	A	A	A	A	A	SA	SD

Figure 109: Results of individual sheet of male session by area

The reasons why they disagreed working outside were as follows:

- Possibility of harassment for female workers (Baldia)
- Perception of people about female workers is not good. (Baldia)
- Woman should do housework and take care of her children. (Maripur)
- Women should be inside her house and working outside is the responsibility of male members. (Sukkur)

In Baldia, the participants discussed the conditions for women to work outside:

1. All the staff should be females.
2. Females should work near their houses.
3. Females can only work in the daytime when she works outside.

The participants provided the conditions under which they could permit women to receive training/financial services, as seen in Table 39.

Table 39: Male conditions for women to receive the training/financial services

Area	Training	Financial service
Baldia	**<Safety>** ・ Training center must be in Baldia. ・ Female trainer should teach female. ・ Training should be provided in day time not night time. ・ If training is provided out of the city (outside Baldia), the female participants should go there in one group. **<Other>** ・ All training course should be free of cost. ・ Training of women empowerment as well as male empowerment is necessary (Most of companies prefer to hire women, such as call center, most of staff is women)	・ Loan must be provided with easy installment. ・ Government of Sindh / local government should provide the free interest loan. ・ Bank/NGO providing loans should monitor the person who received the loan from them. ・ Providing the machine/installment is better than providing the loan.
Maripur	**<Safety>** ・ Women should come back to her house before sunset. ・ Transportation facility should be given to her. ・ The place should be good and safe environment. ・ Women should not go to the training place alone, she should go there with family/neighborhood /friend. ・ Training place must be near her house.	・ Financial services and loan must be easy to use for woman. ・ Small installment of loan. ・ The limit of loan should be high as much as possible to start new business. ・ If she is not eligible to pay for loan, she should be given the time until she becomes eligible to pay. ・ The financial source of financial services must not be provided from “Zakat” or “Sadqa”[130]. ・ NGO should give the tool/machine for woman without getting profit. ・ Supply of tool/machine is better than loan.

[130] Since Zakat/Sadqa is a kind of support for the poor, PRA participants seemed to be not willing to receive it.

Area	Training	Financial service
Sukkur	**<Safety>** ・ Transportation should be provided by NGO. ・ Training must be conducted inside village. ・ Female trainer is better. If female trainer is not available, male trainer is acceptable. ・ If the training is outside village, at least one male member should accompany with women. ・ Training time should be day time, not night time. ・ It is better to have a center (=sheared working place) where women can gather and work together. **<Other>** ・ If women have children, day care center should be provided during the training. ・ All expense related to the training should be covered by NGO. ・ After training, material such as machine/goods should be provided by NGO so that women could start to work. ・ Generally, women could manage what she earns by herself. But if male family member needs help, women should give her earning and help him.	・ Financial institution such as bank, microfinance institution should be inside the village. ・ Management of financial institution should be good. ・ Female staff is necessary. ・ If women cannot receive loan due to some reason, male family member should get loan instead of her.

Source: discussion at PRA sessions

Points from Chapter 9

1) More than half of the Target FHBW in Sukkur received support from one family member, whereas most of the Target FHBW in Baldia and Maripur could not get any support from their family.
2) The main reasons that family members objected to HBW were (1) women should take care of their families rather than HBW, (2) women should not work or go out, and (3) health/age issues. The Project should take into consideration the concerns among the family members of Target FHBW.
3) At the PRA sessions, most of the male participants agreed that women could work inside her house, whereas about half of those in Baldia and Maripur were against women working outside their homes.
4) In Sukkur, the perception of male members was more positive than in Baldia and Maripur. This could be one of the outcomes of the activities of SRSO. The Project should learn from their experience about how to change male perceptions.

10. Group activity

10.1 Experience of group activity

<Experience of group activities to increase your income or skills for HBW>

In the total sample, 64% of respondents answered that they had participated in group activities. By area, the percentages were 83% in Sukkur, 60% in Baldia, and 50% in Maripur. As Figure 110 shows, this difference in responses is closely related to the ratio of Target/Non-Target.

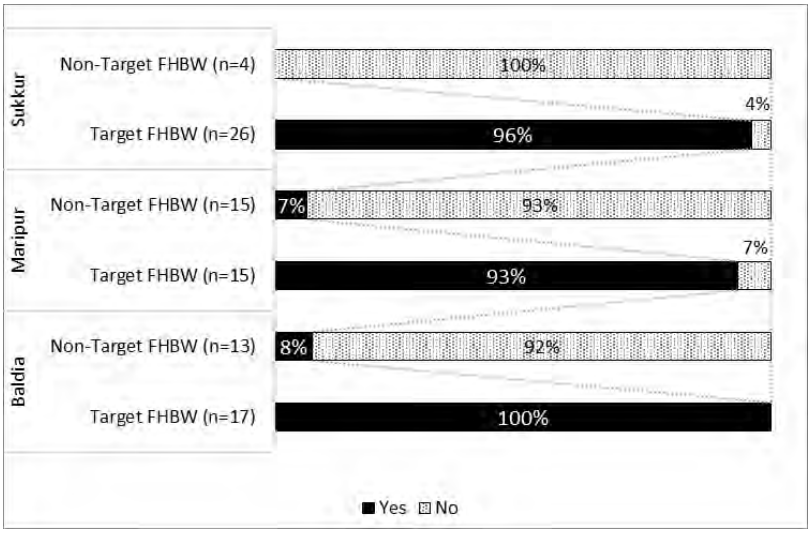


Figure 110: Distribution of experience of group activities

<Organizations that the respondents were involved in>

Table 40 shows the organizations in which the respondents to the questionnaire survey and the participants of PRA sessions were involved. Sukkur has the largest variety of organizations, including not only NGOs, but also international organizations such as UNICEF and private companies such as Nestle.

Table 40: Organizations that the respondents were involved in

Baldia	Maripur	Sukkur
WDFP Hunar Ghar Memon Foundation Angel Foundation Akhurat foundation BISP	WDFP LHW ASR SAHAR SURJ Center Aurat Foundation BISP Pakistan Fisher Folk Form	SRSO Saba Pakistan Indus Heritage Save the children LSO BDG Green stars Nestle Hand Crafts Indus Crafts UNCIEF Indus Craft

Source: Result of questionnaire survey and PRA session

<Support that the respondents received from the organizations>

Out of the total sample, 38% had received technical (skill) training, which was followed by exhibitions (10%), group saving (8%), gender training (7%), awareness training of workers' right (7%), provisions of loan (6%), business management (4%), market development (4%), provision of equipment (3%), and literacy training (2%)[131].

Among the Target FHBW, the responses tended to be the same as those in the total sample, as Figure 111 indicates. This question had multiple answers, and the number of responses in Sukkur was the largest (48), followed by Baldia (27) and Maripur (21). Technical training was the most popular in all areas. Literacy training and gender training were mentioned only in Baldia and Maripur.

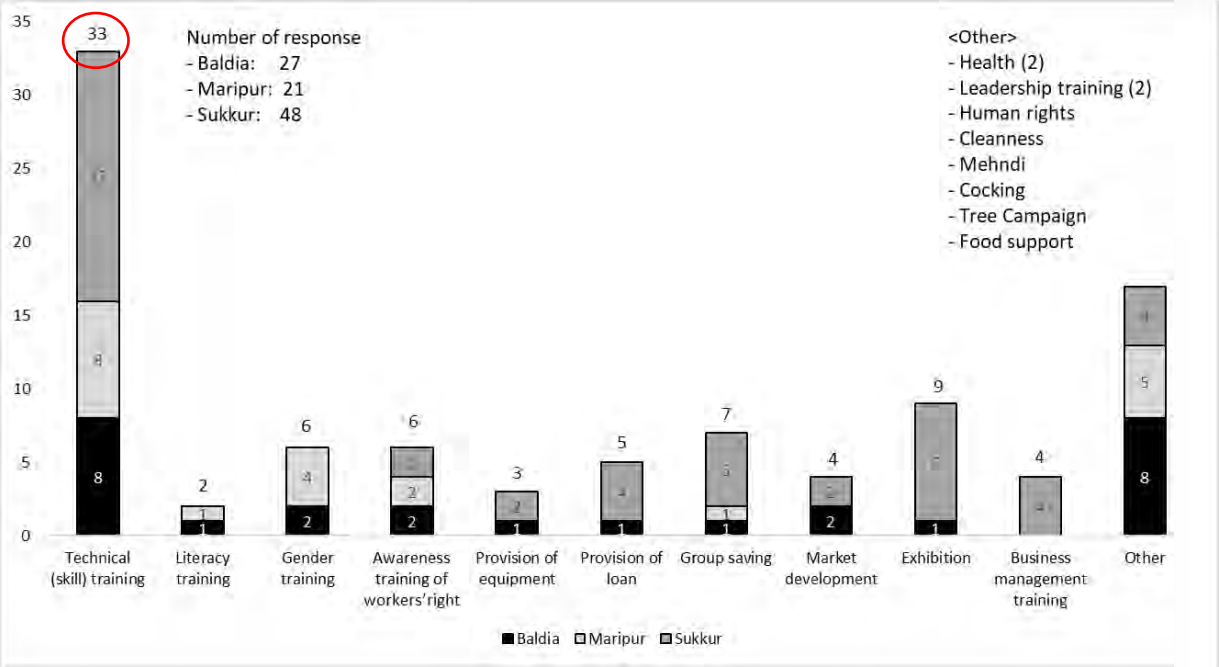


Figure 111:Numbers of received training by area (Target FHBW)

<Current group activities>

In full sample, 22% (19 Target FHBW and 1 Non-Target FHBW) answered that they were involved in group activities[132].

Among the Target FHBW, the number of responses in Sukkur was highest. In Sukkur, there are groups called "Business Development Groups (BDG)" and most of the members of BDG tended to attend regular meetings or received orders from NGOs. In Baldia, two Target FHBW answered that

[131] Please see the cross-tabulation table "Part6-#114".
[132] Please see the cross-tabulation table "Part6-#115".

they provided training to others (Figure 112).

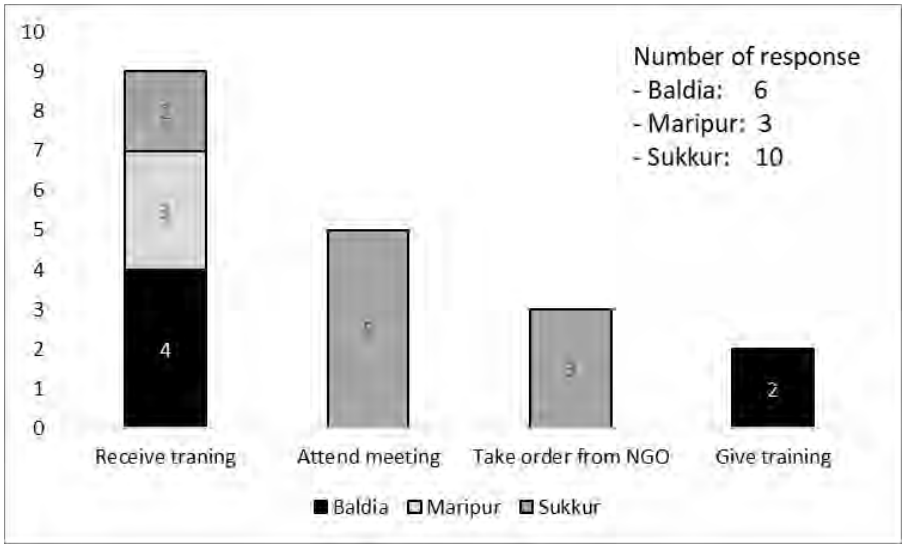


Figure 112: Responses of the current group activities by area (Target FHBW)

<Reason why the respondent is not involved in any group activity now>

In the total sample, 61% of the respondents answered that they were not presently involved in any group activity. 18% answered that it was because of no information, 13% said that they had no time, 9% answered that they had small children, and 6% said they did not have permission to go out. The tendency of the responses was different between Target FHBW and Non-Target FHBW, as Figure 113 shows. Among Target FHBW, the response of "no time" was seen more than "no information."

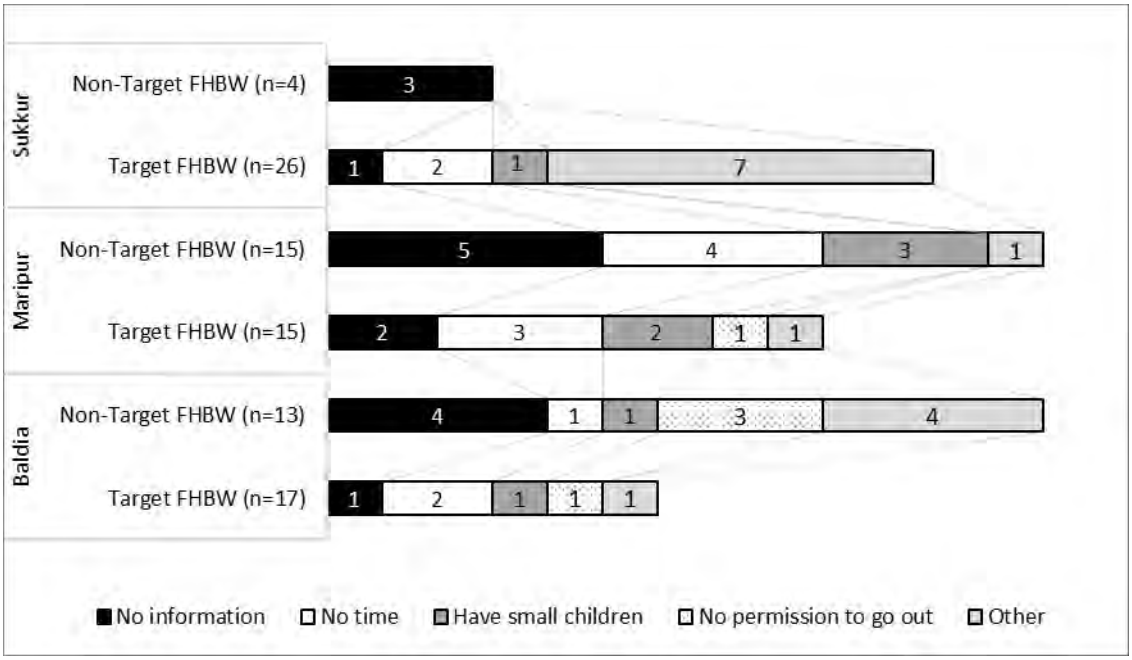


Figure 113: Reasons why the respondents are not involved in any group activity by area

10.2 Basic structure of female group in target areas

<Female group activity>

In Karachi (Baldia and Maripur), there was no official female group activity, according to the results from the PRA sessions, whereas in Sukkur, SRSO organized BDGs. In Baldia and Maripur, there were some women who taught their skills to other women and divided their orders with their students, which was not yet formally organized as a group.

We interviewed several group leaders, and the interviewees from each area are shown in Table 41.

Table 41: Interview for group leaders

Baldia (2 leaders)	・ Woman who teaches others and divides the orders of her work to others ・ Woman who received the leadership training of WDFP (She is not actual group leader)
Maripur (3 leaders)	・ Three women who teaches others and divide the orders of her work to others
Sukkur (7 leaders)	・ Six group leaders of Business Development Group (BDG) which were formulated by SRSO ・ Master trainer of SRSO

10.3 Activity of the female group in target areas

<Baldia and Maripur>

Since there were no female group activities in Baldia and Maripur, we interviewed women who taught their skills to other women: three in Maripur and one in Baldia. According to the results of the interviews, there were two ways that such women earned money: (1) training fees and (2) commission fees for orders. The pricing system varied among women. One woman in Maripur teaches only her family, therefore she does not receive any training fees or commission fees from the students, and she teaches them voluntarily. The other women in Maripur receive both training fees and all profits from the orders as commission fees for their own businesses. The woman in Baldia gets both training fees and commission fees, however when the total profit is 350 PKR, she gets only 50 PKR. This means that the students can get 300 PKR as their profit.

<Sukkur>

In Sukkur, SRSO organized female groups as BDG. We interviewed six BDG leaders, and found several features of BDG as below.

- The number of members in one BDG is 20 to 40.
- Most of BDG received orders from SRSO twice per year.
- The average income of one group per order was 42,000 PKR.

- The average income of one member per order was 1,670 PKR.
- The main work/responsibilities of BDG leaders are: (1) receiving the order from SRSO and dividing it among the group members, (2) checking the quality and quantity of products before submission, and (3) receiving the payment from SRSO and dividing it among the members.
- As their main challenges, five leaders answered that they faced a lack of electricity and three leaders said that they did not have a common working place.
- Two group leaders answered that they also received orders from SABAH Pakistan in addition to SRSO.
- According to the master trainer of SRSO, Ms. Shahida Begum, SRSO and SABAH Pakistan exchanged MOU, and demarcated their responsibilities in that SRSO is mainly in charge of skill development and SABA Pakistan oversees business development.

Table 42: Summary of the interviews with six BDG leader in Sukkur

Category		1	2	3	4	5	6
Basic information	Area	Sukur	Sukkur	Shikarpur	Shikarpur	Khaipur	Khaipur
	Name of village	Arbab Mirbahar	Sodho Khan Sanwari	Moorani	Bhirkan	Agha Ali Jatoi	Pir Bux Solangi
	Name of group leader	Ms. Herman	Ms. Amira Begun	Ms. Sanam Khatoon	Ms. Meera	Ms. Shehreen Rehman	Ms. Badshah Zaidi
	Age of group leader	35	40	35	35	30	51
About group	Number of members	40	40	24	20	30	20
	Average age of members	20's	18-20	20	18	22	18
	Main products	Ralli		Ralli, stitching and embroidery	Patch work and stitching	Key chains, bags and jewelry with mirror	Ralli
	Orderer	SRSO	SRSO	SRSO	SRSO	SRSO, SABA Pakistan	SRSO
	Number of annual order	-	2	2	2	5.5	1
	Average income per one order as group (PKR)	-	40,000	50,000	25,000	35,000	60,000
	Annual income as group (PKR)	-	80,000	100,000	50,000	192,500	60,000
	Average income per one order as member (PKR)	-	1,000	2,000	1,250	1,100	3,000
	Annual income as member (PKR)	-	2,000	4,000	2,500	6,050	3,000
	Communication tool	-	-	verbally (they meet each other 5 days in a week.)	mobile phone	Visit members' house	Visit members' house
	Gathering place as group	Group leader's house	No place	Community center	Group leader's house	No place	No place
	Problems	-	-Lack of electricity -Lack of common working place	-Lack of electricity	- Fragment of order - Lack of electricity	-Lack of electricity -Lack of common working place	-Lack of electricity -Lack of common working place
Group leader	Experience as group leader	8 years	2 years	5 years	5 years	10 years	7 years
	Reason of selecting as group leader	-Honestly -Sense of responsibility to manage the group -Good skill of Ralli and stitching	- She has permission to go out. - She has excellent skill to teach group members.	- She has permission to go out. - She has good accounting skill.	- She has good skill about Applique work - She has permission to go out.	- She is educated and she can read and write	- Skillfull because she received a lot of training - She can go outside
	Work/responsibility of group leader	- Receive the order with the list from SRSO and divide it to the group members - Check the quality and quantity before submission - Receive the payment by group bank account from SRSO and divide it to the members	- Receive the order with the list from SRSO and divide it to the group members - Check the quality and quantity before submission - Receive the payment by cheque from SRSO and divide it to the members	- Receive the order with the list from SRSO and divide it to the group members - Check the quality and quantity before submission - Receive the payment by group bank account from SRSO and divide it to the members	- Receive the order with the list from SRSO and divide it to the group members - Check the quality and quantity before submission - Receive the payment by cheque from SRSO and divide it to the members	- Receive the order from SRSO and divide it to the group members - Check the quality and quantity before submission - Receive the payment by cheque from SRSO and divide it to the members	- Receive the order from SRSO and divide it to the group members - Check the quality and quantity before submission - Receive the payment by cheque from SRSO and divide it to the members

Source: Interview in the field survey

10.4 Participation in the project

<Interest of group activity>

In the total sample, 89% of them showed interest in group activities with their neighboring women to learn how to improve their business and/or acquire skill. Target FHBW were more likely to show interest than Non-Target FHBW as in Figure 114.

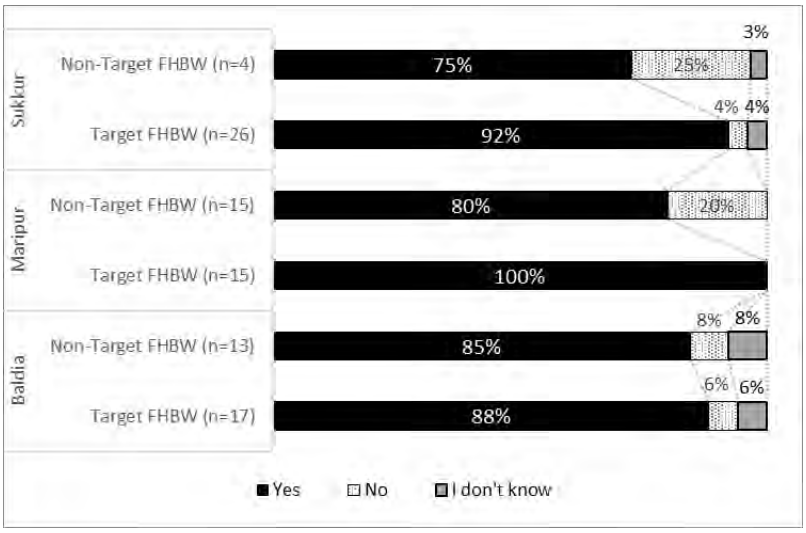


Figure 114: Distribution of the interest of group activity

<Convenient time to participate in group activities>

In the total sample, 40% of the respondents indicated that morning (9:00-12:00) was the most convenient for them, which was followed by 14:00-16:00 (23%), 12:00-14:00 (21%), and 16:00-18:00 (4%). Most of them preferred the day time[133]. Among the Target FHBW, 43% preferred 9:00-12:00, followed by 12:00-14:00 (24%), 14:00-16:00 (22%), and 16:00-18:00 (7%). By area, Target FHBW in Sukkur preferred 9:00-12:00 or 12:00-14:00, whereas those in Baldia and Maripur preferred 9:00-12:00 or 14:00-16:00 (Figure 115).

[133] Please see the cross-tabulation table "Part6-#125 Most convenient time for the group activities".

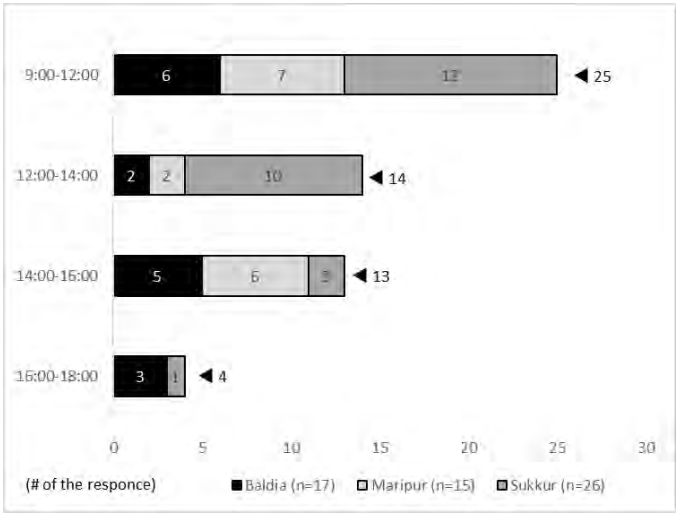


Figure 115: Convenient times to participate in group activities

<Interests for training>

We asked the respondents what kinds of training they wanted to attend. In total sample, stitching was the most popular topic in all areas. As Figure 116 shows, beautician and embroidery were popular in Baldia and Maripur, and patch work was popular in Sukkur. The topics of designing and marketing were of interest in all areas. Target FHBW in Baldia and Sukkur had a strong interest in teaching others.

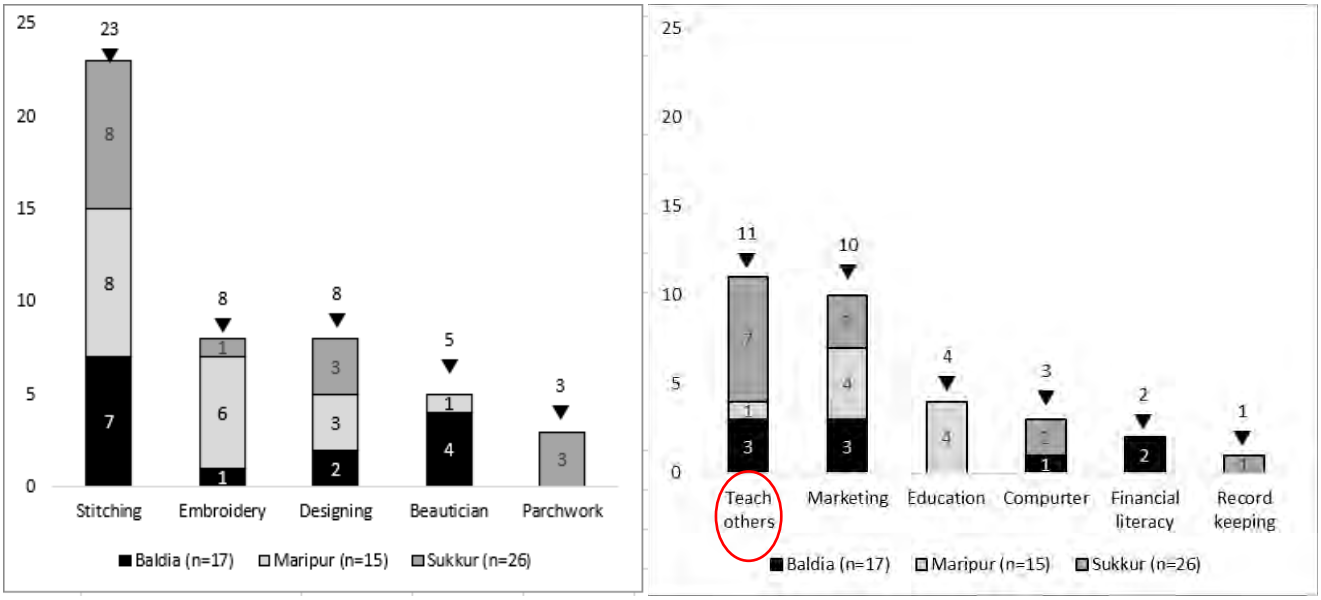


Figure 116: Interest of the training (Target FHBW)

<Increase of monthly HBW desired by FHBW>

The average amount of increase in HBW income that respondents wanted per month was 14,862 PKR for the total sample[134]. Focusing on Target FHBW, they wanted to increase HBW monthly income by 26,235 PKR in Baldia, 12,267 PKR in Maripur, and 10,760 PKR in Sukkur. As Figure 117 depicts, there was a significant gap between the current amount and desired amount of income.

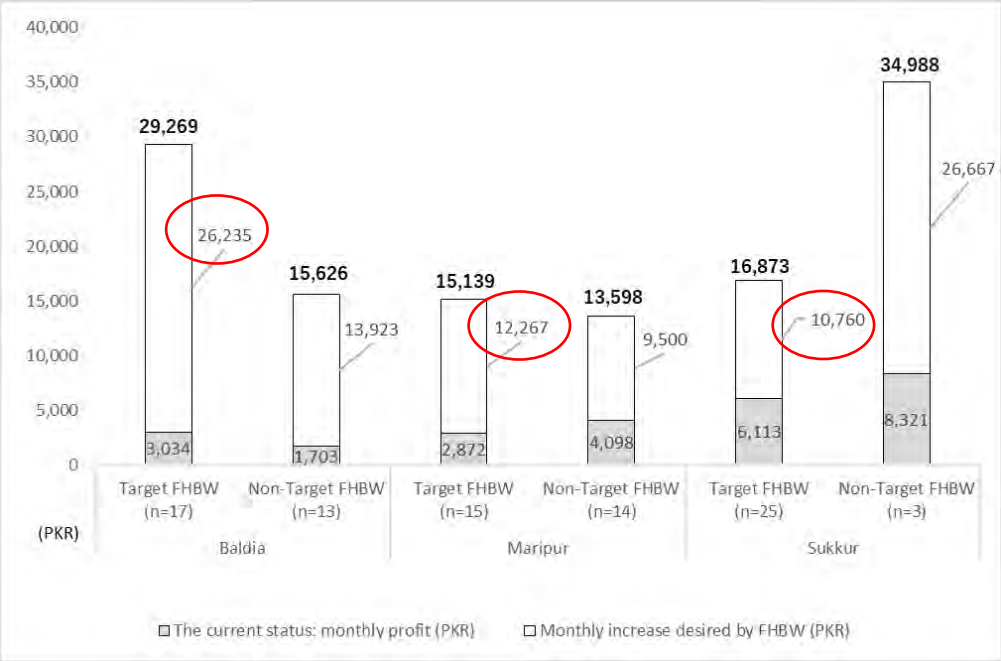


Figure 117: Average monthly HBW incomes that the respondents want to increase by sample group and area

10.5 Resources in the community

At the PRA sessions, the female participants discussed the resources available in their communities. The information about public spaces, resource persons, and the persons who are important when the community starts new activities were summarized by area in Table 43.

[134] Please see the cross-tabulation table "Part8-127".

Table 43: Resource in the community

Area	Public space	Resource Person	Person who is important when the community start new activities (gate keeper)
Baldia	**<Government>** ・ Community hall (Navy's property) ・ Ghanchi hall (community hall) ・ Dispensary of private hospital managed by Karachi Metropolitan City. **<NGO>** ・ WDFP center in Baldia ・ Hunar Ghar ("House of skills" in Urdu, a kind of training center) ・ Naval colony (religious education place for women) **<Community people>** ・ Stitching center (someone's house) ・ House for meeting (one of community resident allows to use one of her house for community purpose)	**<Individual person>** ・ Ms. Rahina Ruba (PRA session participant): she supports poor's marriage and gives the beautician training to women in the community. ・ Ms. Maria: she supports poor's marriage, and gives the training to women in the community. She also supports medical treatment, and provides the food & glossary. ・ Mr. Imtiaz (driver): he supports to make official documents (CNIC making process/B. form (Birth form) for Baldia people, both men and women. He also provides care counseling for boys in the community. He supports the funeral of poor people. ・ Mr. Zubair (counsellor): he conducts the awareness activity about cleanness to solve the pollution problems in Baldia. ・ Mr. Arif: he guides the community people about water problems by providing the information about the timing of water supply.	・ Mr. Zubair (Counsellor): He guides the people to solve the problems (cleanness, electricity, water supply etc.). ・ Mr. Imtiaz (Driver): He gives the logical and practical solution to community people in Baldia.
Maripur	・ WDFP Center in Maripur ・ Community Hall in Maripur ・ Lyari Development center in Chakiwara (for skill training)	・ Counselors and social workers are supporting the community. ・ Social workers worked to solve the sewage problem and water problems.	・ Ex-counselor In Maripur (Dipladad): He helps the community people, because he is more experienced than the current counselor. ・ In Lyari (Calri UC): Balochi community give the permission for mature/educated female to go outside the community. ・ In grex Maripur: Another Balochi community does not allow the female to go outside the community but the community support female within their community.

Area	Public space	Resource Person	Person who is important when the community start new activities (gate keeper)
Sukkur	・ “Autaak” is the public meeting space for the male members in the community. One village have one Autaak. ・ There is no public working space for female. “SRSO meeting room” is the only place which women can gather.	**<Individual>** ・ Mr. Abdul Rehman (teacher of middle school): He voluntary works as a social worker in village. He gives loan to women without interest so that women can start their own business. He also gives advice for female work or business. **<Government>** ・ BISP have two female staff (Ms. Afhan, Ms. Saina) and they sometimes visit their village. ・ Government of Sindh have two female health workers. They work for the awareness of polio problem, cleanness, children health and medicine. **<International organization>** ・ UNICEF also have one female staff and she give advices about health problem.	・ Village head: In order to start new activity, it is necessary to get the permission from village head, for example the start of new business, the marriage of children. ・ Mr. Abdul Rehman: He gives some advice woman who will start her business/work and he also gives loan to them without interest.

Source: discussion at PRA sessions

Points from Chapter 10

1) There was a considerable difference between Karachi (Baldia and Maripur) and Sukkur regarding female group activities. In Sukkur there were BDGs that had been well organized by SRSO, whereas there was no organized female group activity in Karachi. Therefore, the Project should consider the BDG as a foundation for pilot activities, and focus on how to improve and expand group activities.
2) As noted, Baldia and Maripur had no female group activity. However, there were some women who taught other women and shared their work with their students. The Project should think about the possibility of supporting and developing the capacity of such women to become group leaders so that they can mobilize other FHBW.
3) In all areas, Target FHBW tended to answer that they did not have enough time to participate in group activities. The Project should consider the place and time that Target FHBW could easily participate in activities, given these limitations.
4) Respondents wanted to increase their HBW income by 14,862 PKR on average, which represents a significant gap when compared to their current income amount. The Project should consider how much HBW income is a feasible target for the pilot activities to achieve, based on these data and their work capacity.

11. Financial access

11.1 Financial literacy

<Knowledge of financial services>

We asked the respondents if they knew what kinds of financial services were provided by financial institutions, such as banks and microfinance institutions. Almost half of the total sample (51%) answered that they did not know about any services. 37% of them reported that they had knowledge of loans, which was followed by remittances (23%), insurance (19%), and savings (13%).[135]

Among the Target FHBW, a larger proportion of females in Maripur were not aware of any services (53%), compared to Baldia (24%) and Sukkur (35%). Maripur also had the smallest proportion with knowledge of loans (13%), whereas Baldia and Sukkur showed relatively larger proportions with knowledge of loans than the proportion in the total sample (Baldia 59% and Sukkur 65%). Regarding other services, such as remittances, insurance, and savings, Target FHBW in Baldia were more likely to know about them than respondents in the other two areas, as seen in Figures 118, 119, and 120.

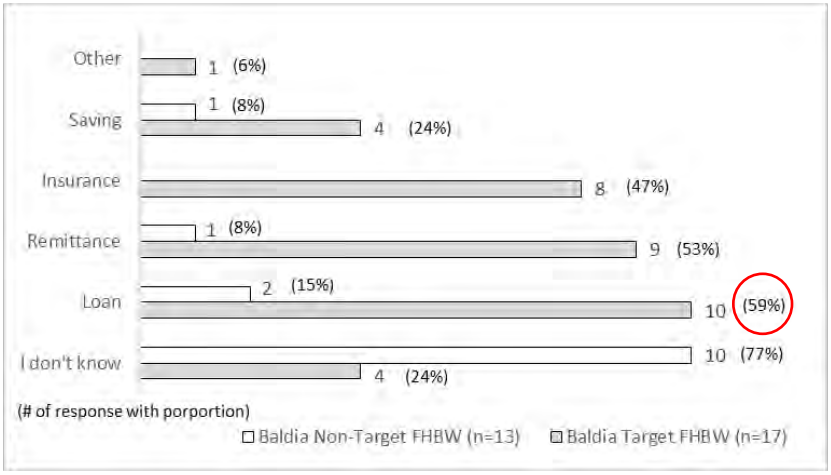


Figure 118: Financial services known by respondents in Baldia

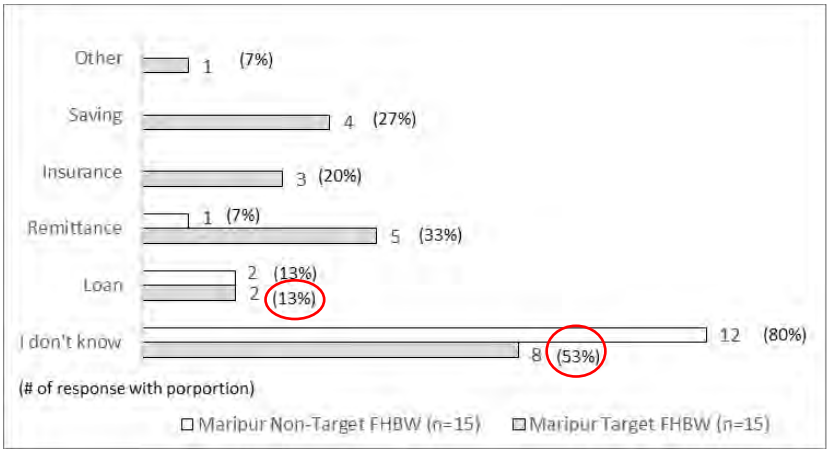


Figure 119: Financial services known by respondents in Maripur

[135] Please see the cross-tabulation table "Part5-#72".

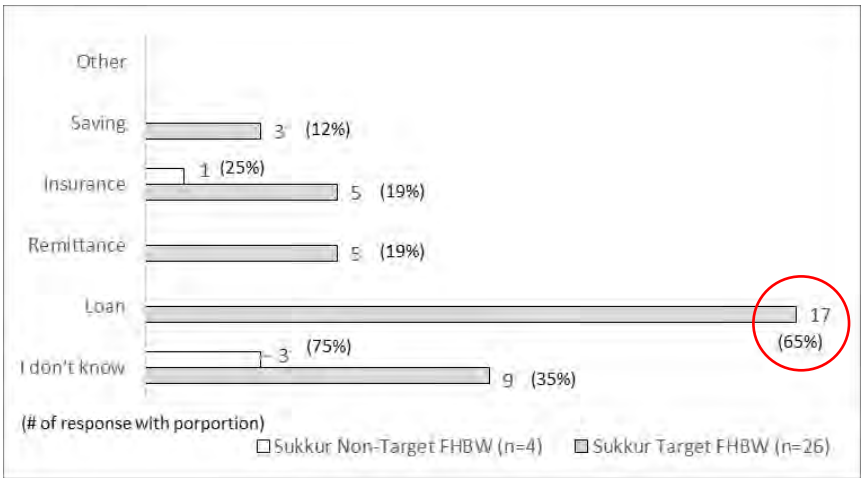


Figure 120: Financial services known by respondents in Sukkur

<Knowledge of interest>

More than half of the total sample (66%) responded that they knew what "interest on a loan" was[136]. Like the tendency in their responses about knowledge of financial services, Maripur had a smaller proportion with knowledge of interest as well, as shown in Figure 121.

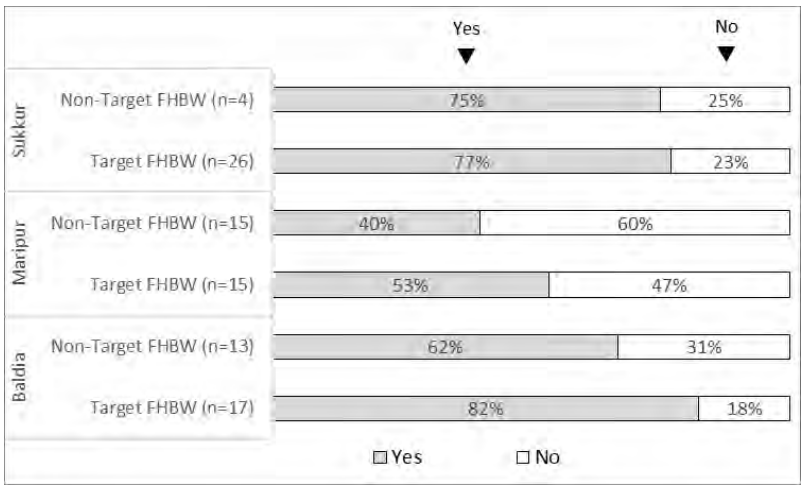


Figure 121: Distribution of knowledge on "interest on loan" by sample group and area

<Knowledge of necessary documents for loans>

Half of the total sample (50%) reported that they knew what documents were necessary to obtain loans from financial institutions[137], which was a slightly smaller proportion than knowledge about interest on loans. Likewise, Maripur showed the smallest share of those with knowledge about the documents, whereas Sukkur had a notably large proportion (69%) among Target FHBW; this could

[136] Please see the cross-tabulation table "Part5-#73".
[137] Please see the cross-tabulation table "Part5-#74".

be attributed to the prevalent intervention of NGOs providing microfinance in the area (Figure 122).

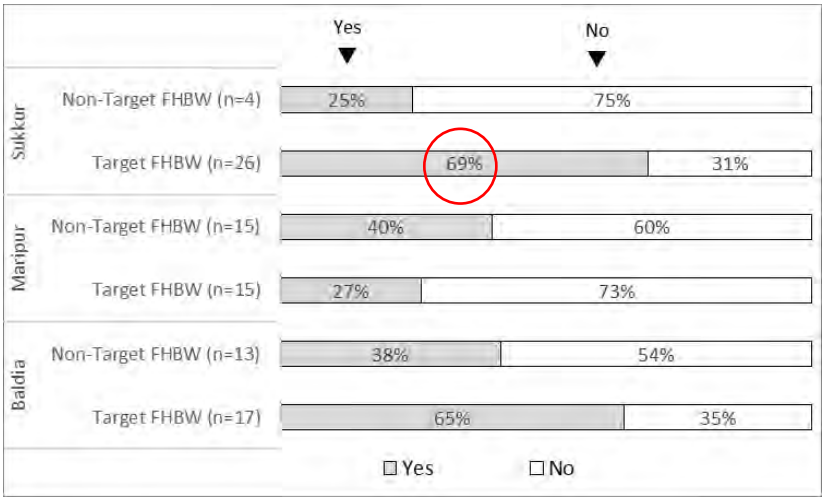


Figure 122: Distribution of knowledge on necessary documents for loan by sample group and area

11.2 IT literacy

<Availability of mobile phone and PC at houses>

Almost everyone in the full sample (97%) reported that they had a mobile phone in their household, whereas only 12% (11 respondents) had a personal computer (PC) at their home[138]. When focusing on Target FHBW, all of them had a mobile phone at their house, except for one respondent in Maripur who did not. There were only two (2) or three (3) in each area among the households of the Target FHBW with PCs, as seen in Figure 123.

[138] Please see the cross-tabulation table "Part5-#106".

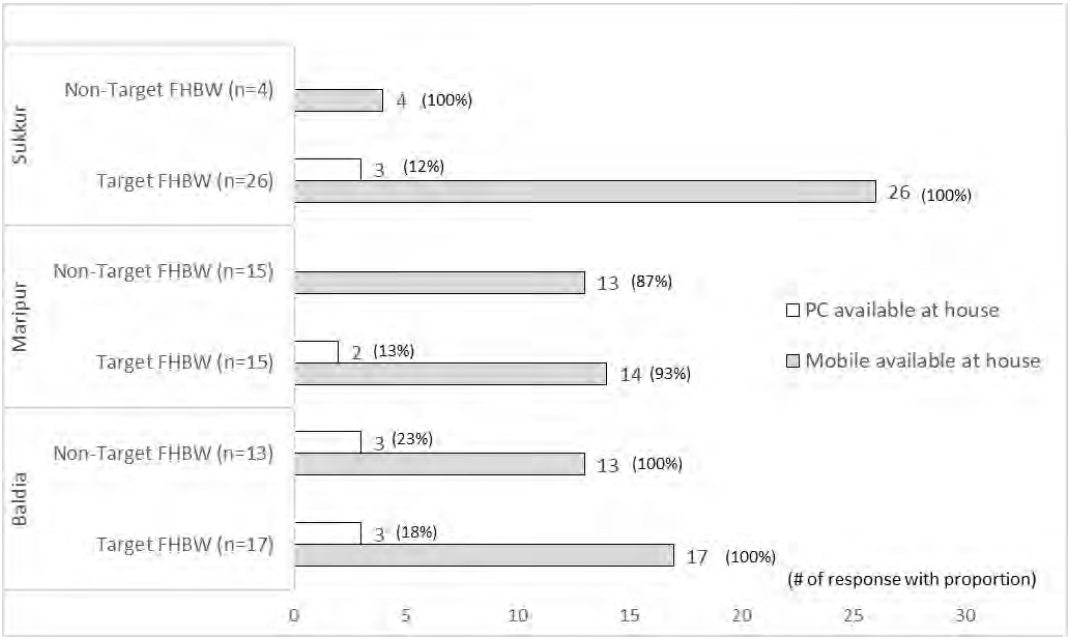


Figure 123: Availability of mobile phone and personal computer at houses by sample group and area

<Holders of mobile phone>

Figure 124 depicts the number of those from the total sample holding normal mobile phones and smart phones by type of family member. Regarding normal phones, the largest number of holders (31 persons) were husbands, followed by respondents (26), son/daughter (23), and brother/sister (11).

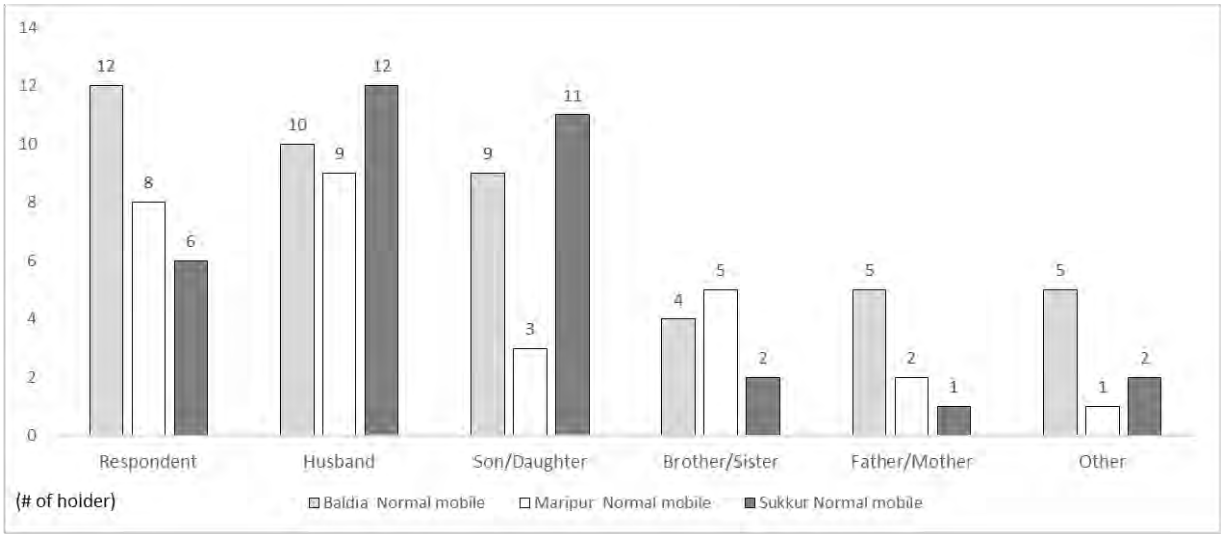


Figure 124: Numbers of holders of normal mobile by area (total sample)
(multiple choice possible)

Those holding smart phones were respondents (12 persons), husbands (9), son/daughter (8), and brother/sister (5) (Figure 125).

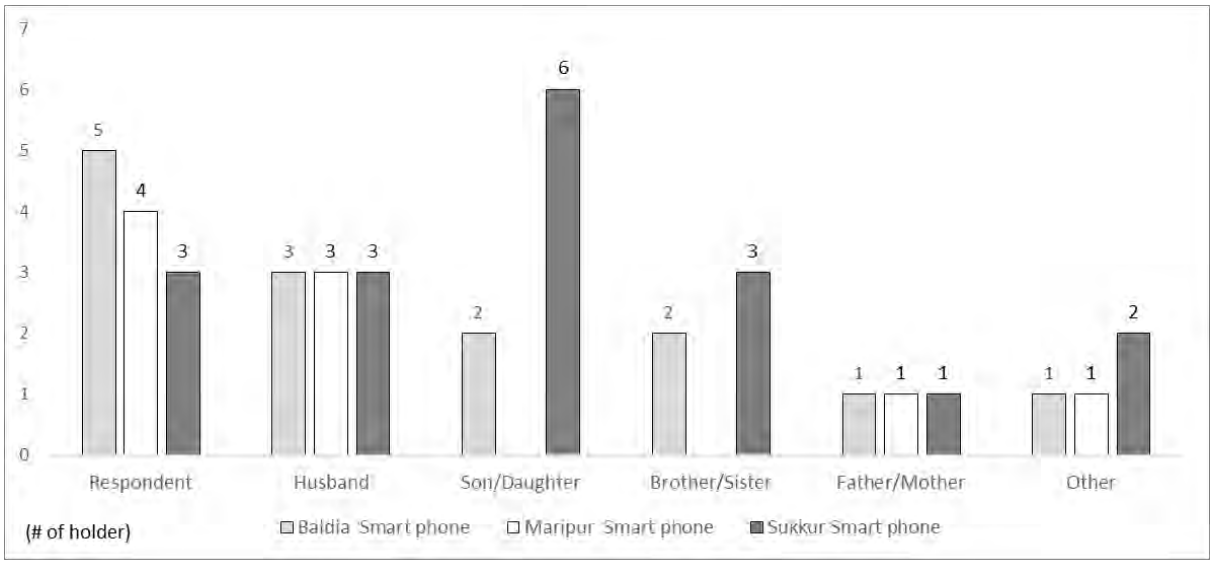


Figure 125: Numbers of holders of smart phone by holder by area (total sample)
(multiple choice possible)

<The respondents who owned their mobile phones>

The respondents who owned "normal type" mobile phones comprised 29% of the total sample (26 respondents), as shown in Table 44; the ratios of those holding normal mobile phones was 28% in the Target FHBW and 31% in Non-Target FHBW. On the other hand, only 13% (12 respondents) out of the total sample owned "smart phones." The remaining 58% did not own any mobile phones[139].

Table 44: Respondents who own their normal mobile and smart phone by sample group and area

		(n)	Normal mobile holder (Response)	(%)	Smart phone holder (Response)	(%)
Baldia	Target	17	6	35%	5	29%
	Non-Target	13	6	46%	0	0%
Maripur	Target	15	4	27%	3	20%
	Non-Target	15	4	27%	1	7%
Sukkur	Target	26	6	23%	3	12%
	Non-Target	4	0	0%	0	0%
Total	Target	58	16	28%	11	19%
	Non-Target	32	10	31%	1	3%
	Total	90	26	29%	12	13%

[139] Even though the females do not own their mobile phones, they might use the phones owned by other family members.

<Relationship of respondents' ownership and household income>

Figure 126 shows the distribution of respondents' ownership ratio of normal mobile phone by level of household income. The annual income range of 400,0000-500,000 PKR had a notably larger proportion of respondents' ownership (75%).

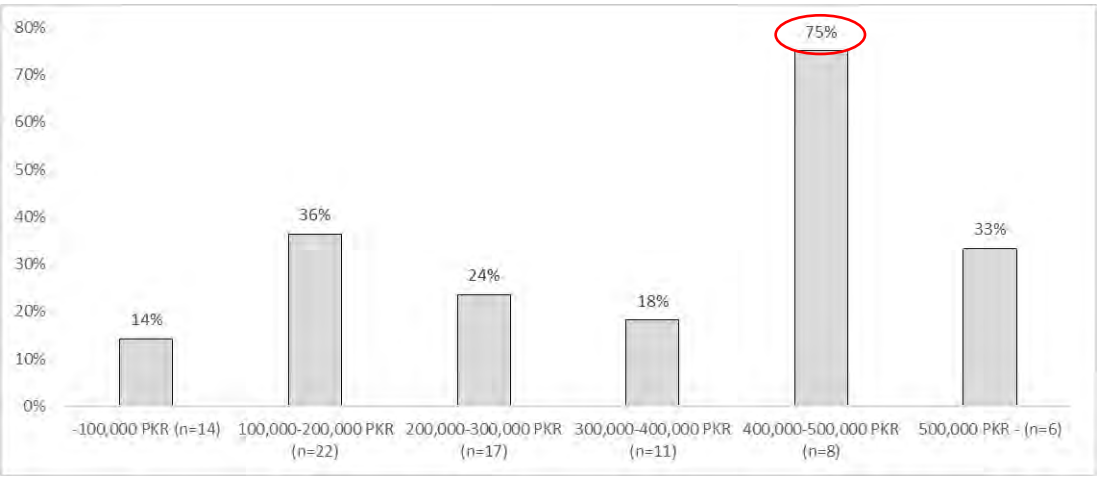


Figure 126: Normal mobile phone respondents' ownership ratio by level of household annual salary/cash income

As for smart phones, Figure 127 shows the respondents' ownerships were mainly divided among three levels of annual household income: 100,000-200,000 PKR (18%), 200,000-300,000 PKR (29%), and 500,000 PKR (17%).

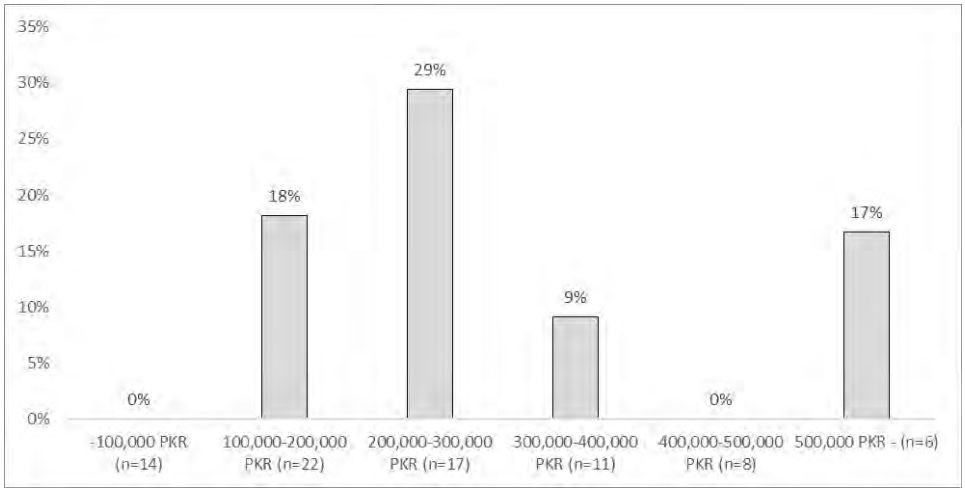


Figure 127: Ownership ratio of smart phone by level of household annual salary/cash income

<Usage of IT services>

Almost half of the total sample (46%) responded that they used short message services (SMS) on mobile phones, whereas other services were used less, as follows: "WhatsApp" (12%), Internet

search (11%), Facebook (8%), mobile banking (3%), and online shopping (1%)[140][141]. Baldia had a relatively larger proportion of IT usage in general. On the other hand, Sukkur showed lower prevalence of these services, as shown in Figure 128.

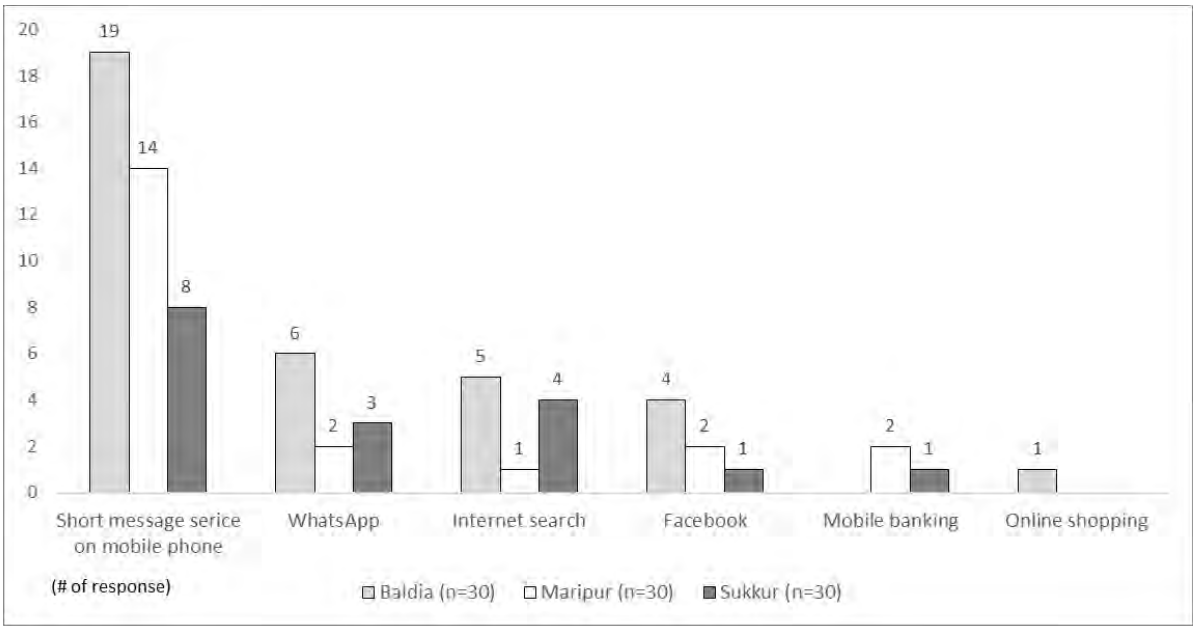


Figure 128: Usage of IT services by area (total sample)

(multiple choice possible)

11.3 Access to financial institution

<Bank account of households>

More than half of the total sample (56%) reported that their household did not have any bank account, whereas 36% had one bank account, and 9% had more than one account for their household[142]. Among the Target FHBW, Maripur had a larger proportion of those with no bank account (73%), whereas Figure 129 shows that Sukkur had a relatively larger proportion of households with accounts (61%) than other areas.

[140] Although the usage of mobile for mobile banking is low, the respondents use mobiles for remittance (See Figure163). There is a possibility that respondents did not understand the meaning of 'mobile banking'.
[141] Please see the cross-tabulation table "Part5-#108".
[142] Please see the cross-tabulation table "Part5-#75".

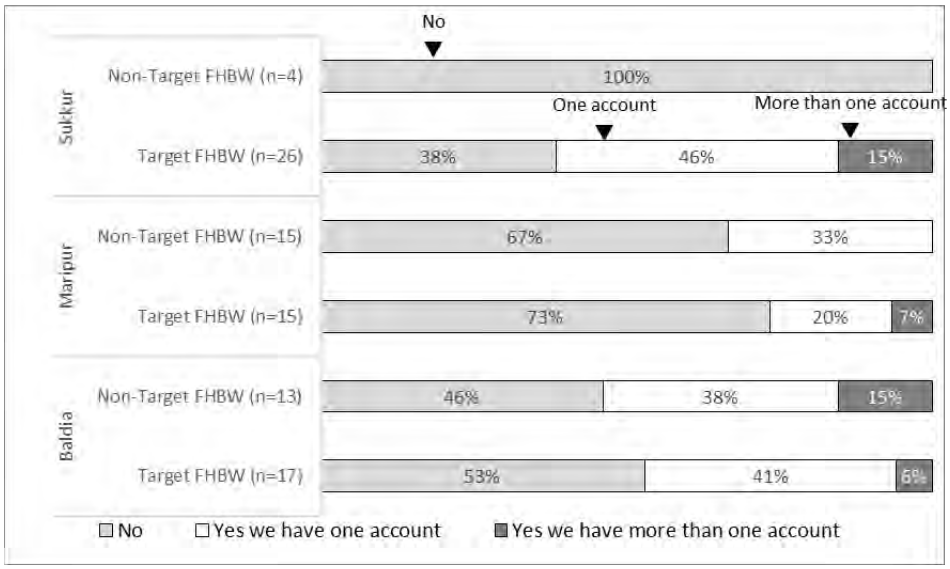


Figure 129: Distribution of availability of bank account at houses by sample group and area

Figures 130, 131, and 132 depict the names of banks by area where the respondents' families have their accounts. NBP (National Bank of Pakistan)[143] and HBL (Habib Bank Limited) were reported in all three areas. Sukkur had a considerable variety of banks compared with the other areas: eight (8) banks reported in Sukkur, five (5) in Baldia, and three (3) in Maripur.

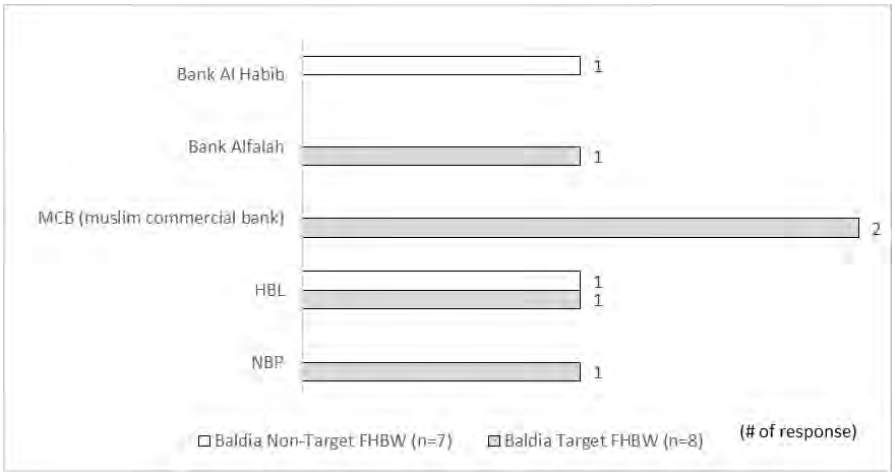


Figure 130: Banks that the families have bank accounts in Baldia
(n=total number of respondents who reported of having accounts at houses)

[143] The governmental staff are supposed to use NBP.

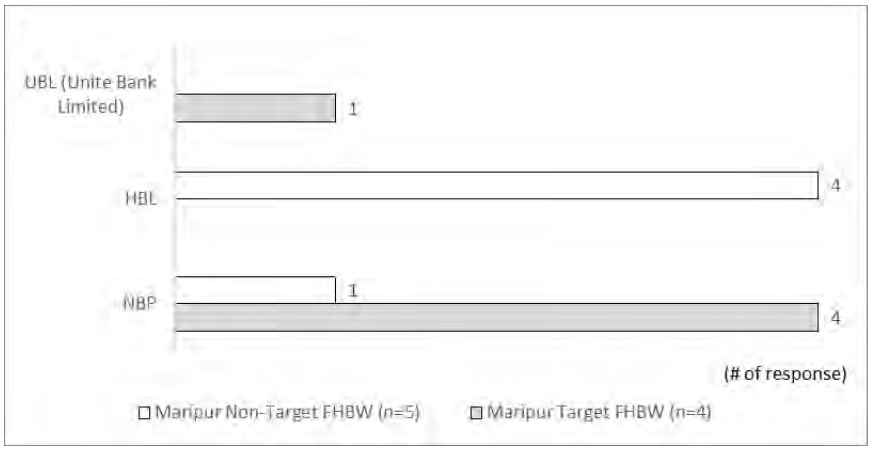


Figure 131: Banks that the families have bank accounts in Maripur

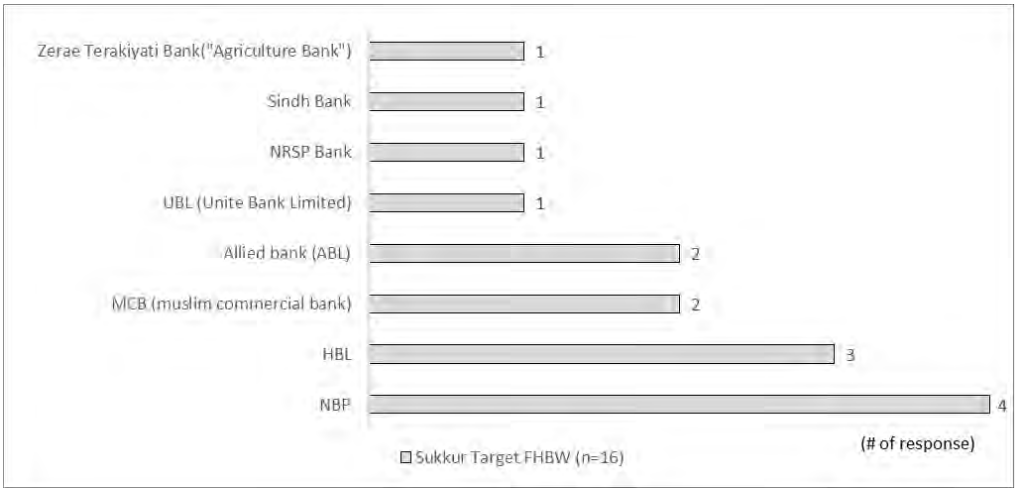


Figure 132: Banks that the families have bank accounts in Sukkur

Out of 40 respondents who reported having bank accounts for their households, 13 females disclosed the balances of the accounts at that time. Figure 133 shows that more than half of them (54%) had a balance less than or equal to 10,000 PKR, whereas two (2) respondents had no balance in their accounts. The maximum amount was 100,000 PKR in Baldia[144].

[144] Please see the cross-tabulation table "Part5-#78".

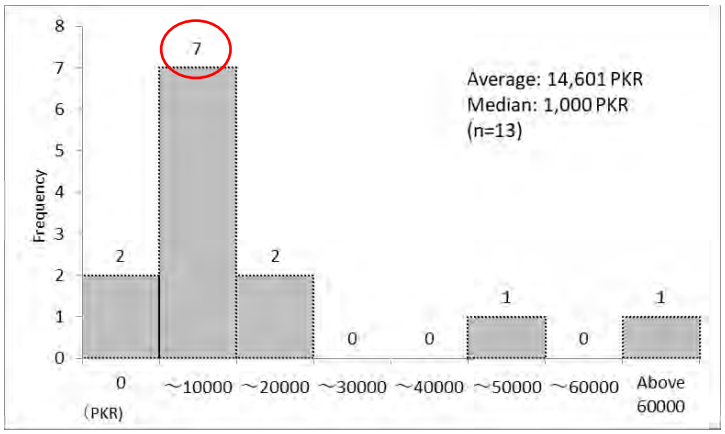


Figure 133: Distribution of the remaining amounts at the bank accounts of households (PKR)

<Bank account of the respondents>

The holders of bank accounts in their households were distributed as follows: respondent (32% of the total responses), father (21%), husband (17%), brother (11%), son (11%), and other (9%)[145]. As shown in Figure 134, 15 respondents owned their bank accounts[146], which was distributed as follows: three (3) respondents each in Baldia and Maripur and nine (9) in Sukkur[147]. Sukkur had more respondents who owned their accounts.

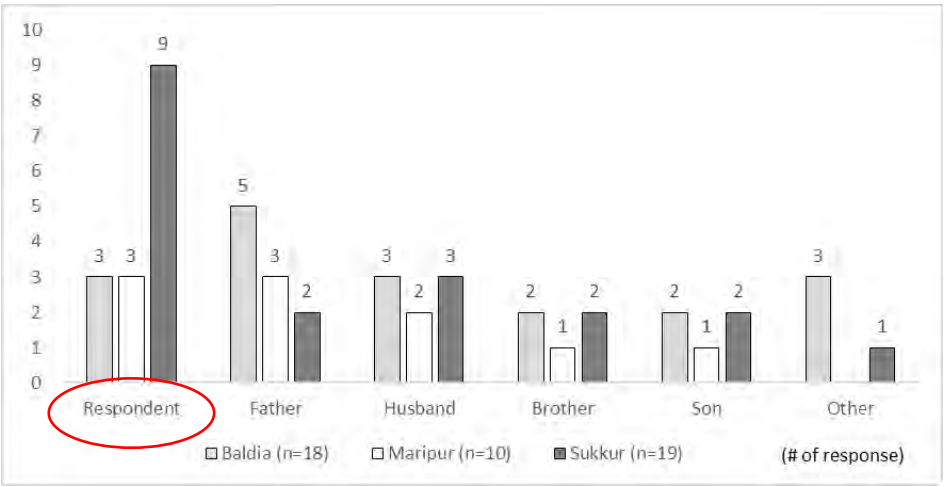


Figure 134: Numbers of bank account holders by area
(n=the total numbers of response on account holders, multiple choice possible)

[145] Please see the cross-tabulation table "Part5-#77".

[146] Please see the cross-tabulation table "Part5-#77".

[147] The chi-square test does not show significant differences in response of respondent's bank account holding by both household income level and the respondents' educational level.

<Physical access to financial institutions>

Among those who owned their bank accounts, the frequency they went to financial institutions was reported as follows: "I seldom go" (6 respondents, 40%), "monthly" (5 respondents, 33%), and "I don't go but staff come to my place" (2 respondents, 13%)[148]. This indicates that the respondents in general do not often go to the institutions (Figure 135).

Figure 135: Frequency to go to financial institutions by area
(n=number of respondents who own their bank accounts)

The average amount of time needed to go to the nearest financial institution was 24 minutes in total, with a maximum of 60 minutes[149]. Those in Sukkur were likely to take more time than those in Baldia and Maripur.

Table 45: Necessary times to go to the nearest financial institutions (average, minimum, maximum)

	(n)	Average time (min)	Minimum time (min)	Maximum time (min)
Baldia	3	18	10	25
Maripur	3	12	5	15
Sukkur	9	32	15	60
Total	15	24	5	60

The transportation means for going to the nearest financial institution were Rikisha (27%), motorbike (20%), on foot (20%), bus (13%), and van (7%)[150]. As seen in Figure 136, only those in Baldia and Maripur went to the institutions on foot.

[148] Please see the cross-tabulation table "Part5-#81".
[149] Please see the cross-tabulation table "Part5-#82".
[150] Please see the cross-tabulation table "Part5-#83".

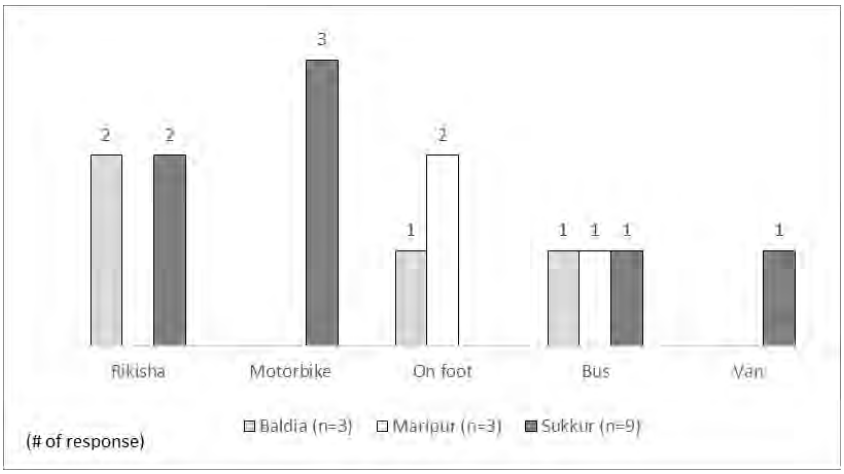


Figure 136: Means of transportation to go to the nearest financial institutions by area
(n=number of respondents who own bank accounts)

Box 4: The question on countermeasures against future events

We asked several females how they would cope financially with coming events or future emergencies. Many of them could not give us a clear response, saying *"I cannot tell about the future", "God will help us*", *"The future depends on will of god",* and *"there is no way but to work".* This indicates that they are not accustomed to thinking about the future, but focus on their daily life. However, they shared several experiences of the past of how they had coped with their financial needs, as follows:

<For the period of Ramadhan: financial support of relatives>
When she needed a lot of money at the time of Ramadan to purchase clothes for the children, she received support of cash and food from wealthy persons and relatives.

<Coming back to her parents' house: financial support of husband and kamatie>
When she needed 40,000 PKR to go back to her parents' home in Peshawar by train with her son and her mother-in-law, she received money from her husband as well as used part of her money saved at two kamaties. She has savings of 50,000 PKR in total at these kamaties.

<For medical fees of husband: selling their land, financial support of neighbors>
When she needed 300,000 PKR in total for medical expenses for her husband who had cancer, she sold half of the residential land, and received monetary support from neighbors in the same village as well as other villages. She also worked at the hospital of Karachi where her husband was hospitalized. She sold several ralli products in Karachi as well.

<For medical fees of her daughter-in-law: hard work>
When she needed 2,000 PKR for medical treatment of her son's wife who got ill after her delivery, she asked neighbors for money, but could not get any support. So, she worked hard making ralli products day and night and got the necessary money.

<For purchase of a vehicle: selling a motorbike, usage of kamatie, and loan from SRSO>
When her father needed 115,000 PKR for the initial payment to buy a used car, he sold his motorbike for 35,000 PKR, and got 30,000 PKR from his kamatie, and the daughter got a loan of 50,000 PKR from SRSO.

11.4 Usage of financial product/service

<Overview of financial usage >

Figures 137 and 138 depict an overview of respondents' financial usage by area, which includes usage rates of financial products as well as ownership rates of mobile phones and bank accounts. Although the usage rates of loans and savings were quite high in general, there were gaps in the usage rates of formal services (loans at bank/MFI, savings at bank/MFI). Among the formal financial products/services, loans were prevalent, whereas savings and insurance were not popular among the respondents.

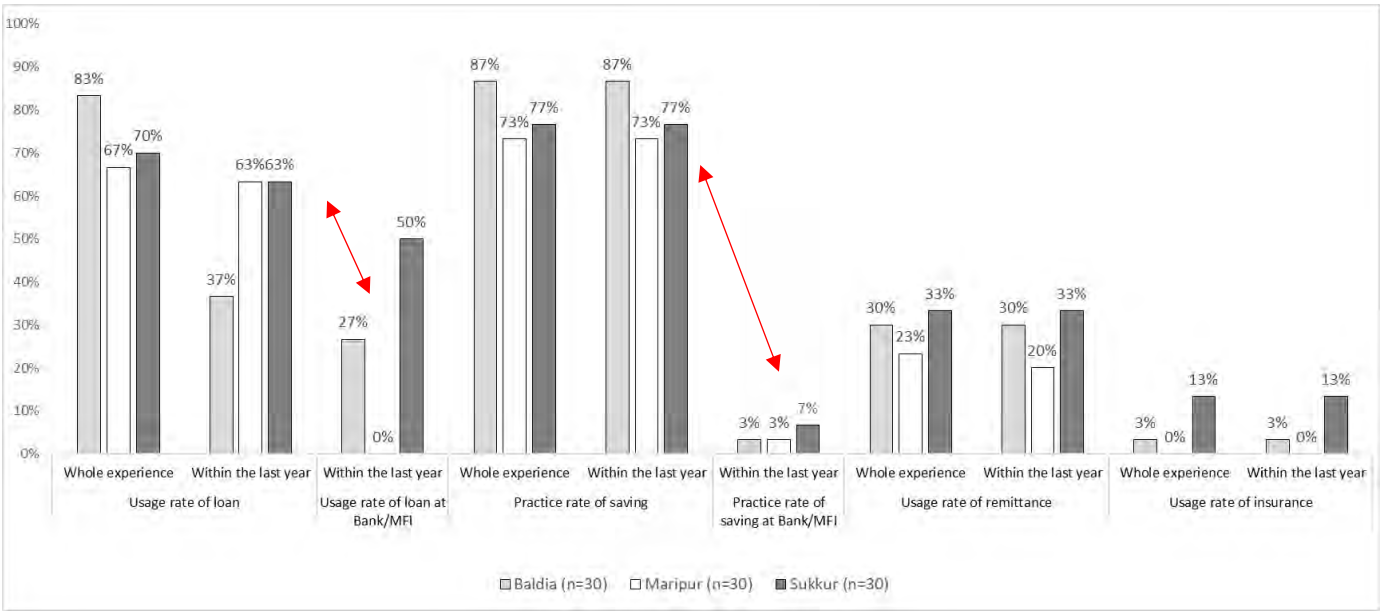
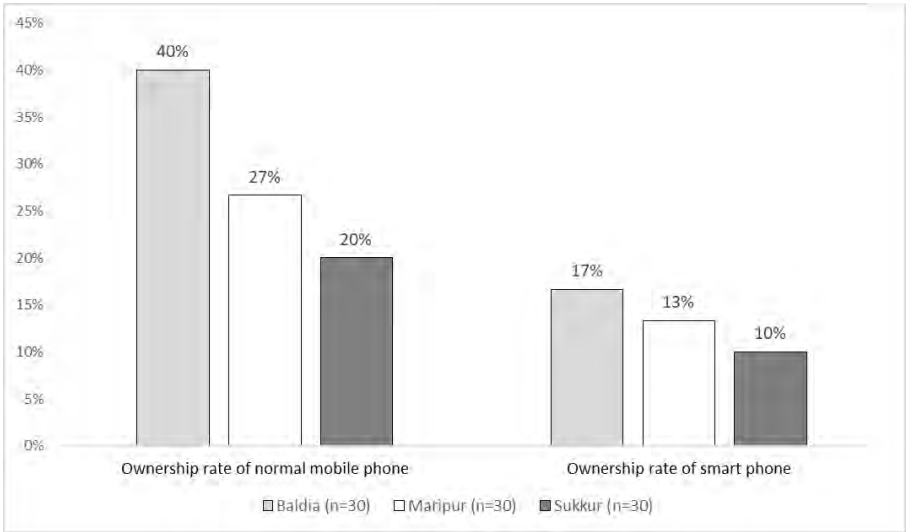


Figure 137: Overall situation of the financial usages by area #1



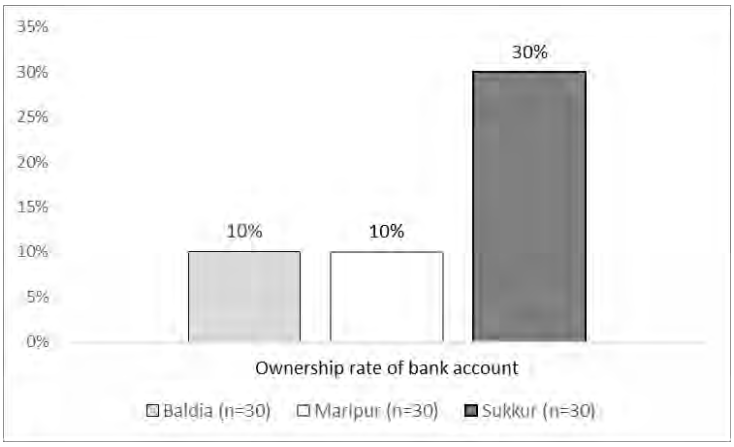


Figure 138: Overall situation of the financial usages by area #2

Table 46 explains the current usage situation by type of products.

Table 46: Overall situation of the financial usages

		Usage rate of loan				Usage rate of loan at Bank/MFI		Practice rate of saving				Practice rate of saving at Bank/MFI		Usage rate of remittance				Usage rate of insurance			
	(n)	Whole experience		Within the last year		Within the last year		Whole experience		Within the last year		Within the last year		Whole experience		Within the last year		Whole experience		Within the last year	
Baldia																					
Target FHBW	17	14	82%	5	29%	4	24%	15	88%	15	88%	0	0%	5	29%	5	29%	1	6%	1	6%
Non-Target FHBW	13	11	85%	6	46%	4	31%	11	85%	11	85%	1	8%	4	31%	4	31%	0	0%	0	0%
Baldia subtotal	30	25	83%	11	37%	8	27%	26	87%	26	87%	1	3%	9	30%	9	30%	1	3%	1	3%
Maripur																					
Target FHBW	15	13	87%	12	80%		0%	13	87%	13	87%	1	7%	6	40%	5	33%	0	0%	0	0%
Non-Target FHBW	15	7	47%	7	47%		0%	9	60%	9	60%	0	0%	1	7%	1	7%	0	0%	0	0%
Maripur subtotal	30	20	67%	19	63%		0%	22	73%	22	73%	1	3%	7	23%	6	20%	0	0%	0	0%
Sukkur																					
Target FHBW	26	17	65%	16	62%	13	50%	19	73%	19	73%	2	8%	10	38%	10	38%	3	12%	3	12%
Non-Target FHBW	4	4	100%	3	75%	2	50%	4	100%	4	100%	0	0%	0	0%	0	0%	1	25%	1	25%
Sukkur subtotal	30	21	70%	19	63%	15	50%	23	77%	23	77%	2	7%	10	33%	10	33%	4	13%	4	13%
Target ALL	58	44	76%	33	57%	17	29%	47	81%	47	81%	3	5%	21	36%	20	34%	4	7%	4	7%
Non-Target ALL	32	22	69%	16	50%	6	19%	24	75%	24	75%	1	3%	5	16%	5	16%	1	3%	1	3%
Total	90	66	73%	49	54%	23	26%	71	79%	71	79%	4	4%	26	29%	25	28%	5	6%	5	6%

<Usage of bank account>

Out of 15 respondents who owned their bank accounts, ten (10) respondents (67%) reported that they had withdrawn or deposited some cash in their bank accounts in the last 12 months (Figure 139).

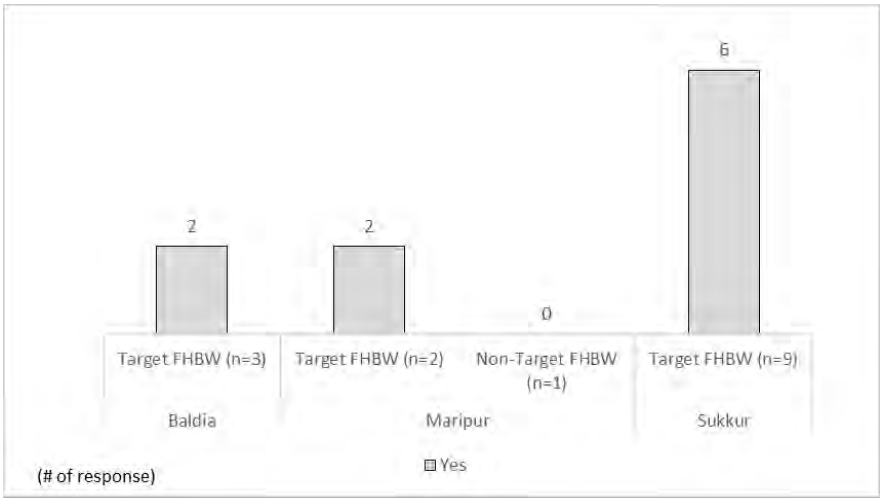


Figure 139: Numbers of respondents who withdrew or deposited some cash in their accounts in the last 12 months by area

(n=the total number of respondents who own bank accounts)

Among the account holders, Figure 140 shows that there were five (5) in Sukkur who currently used an ATM.

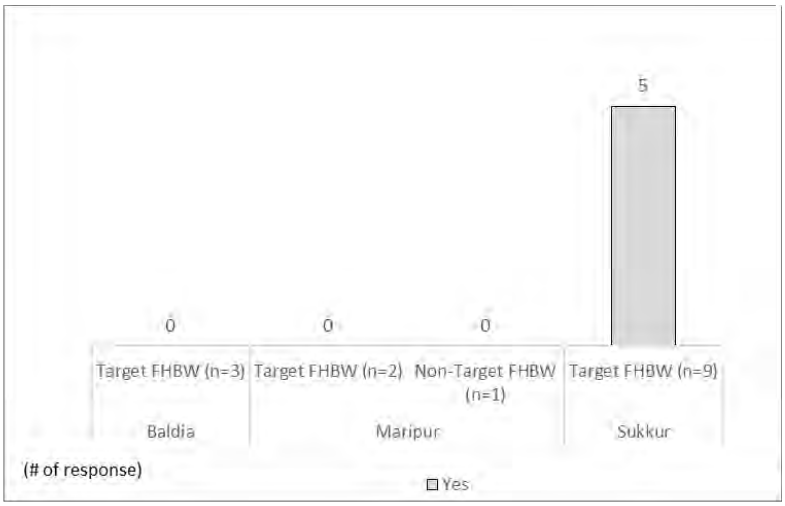


Figure 140: Numbers of respondents who use ATM currently by area

(n=the total number of respondents who own bank accounts)

<Loan>

Most of the total sample (73%) reported that they had obtained loans so far. Though 54% obtained loans in the last 12 months, only 26% had obtained a loan from a formal institution, such as banks and microfinance institutions (Table 46).

The most popular provider of loans was relatives (44% of the total number of loans), followed by NGO/MFI (22%), bank (15%), and friends (11%)[151]. When we see the numbers of loans by type of loan providers and area in Figures 141,142, and 143, those in Maripur had not obtained any loans from an NGO/MFI or bank in the last year. On the other hand, Sukkur had a larger number of loans provided by the formal sector.

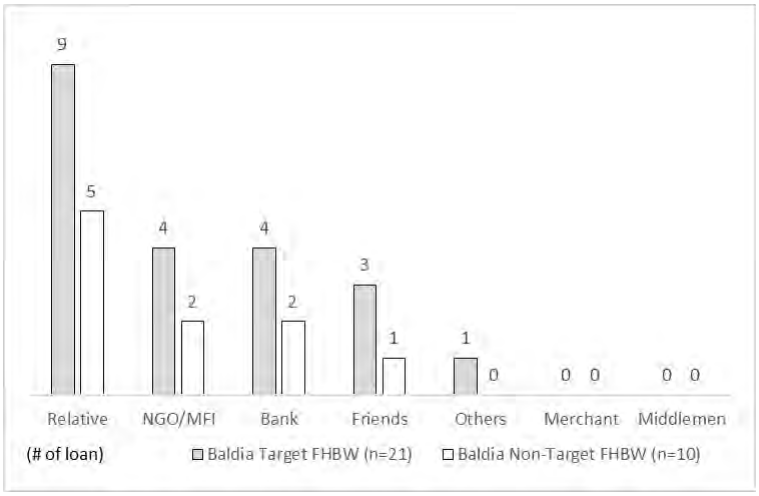


Figure 141: Loan providers in Baldia

(n=the total number of loans)

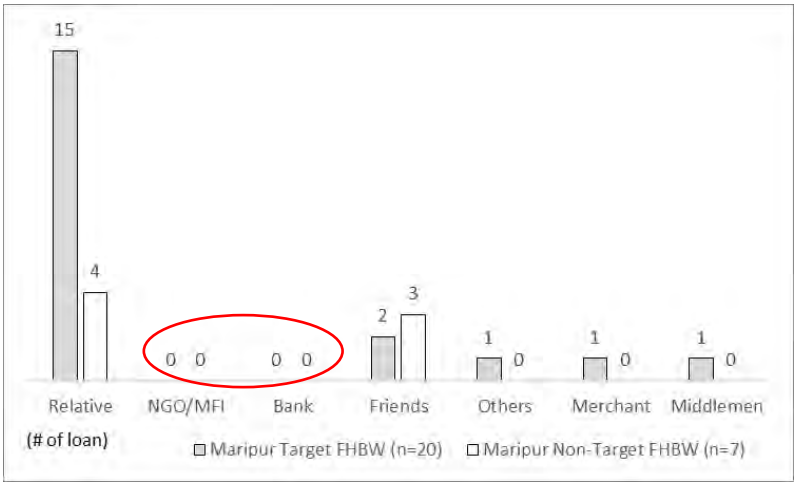


Figure 142: Loan providers in Maripur

(n=the total number of loans)

[151] Please see the cross-tabulation table "Part5-#85-1".

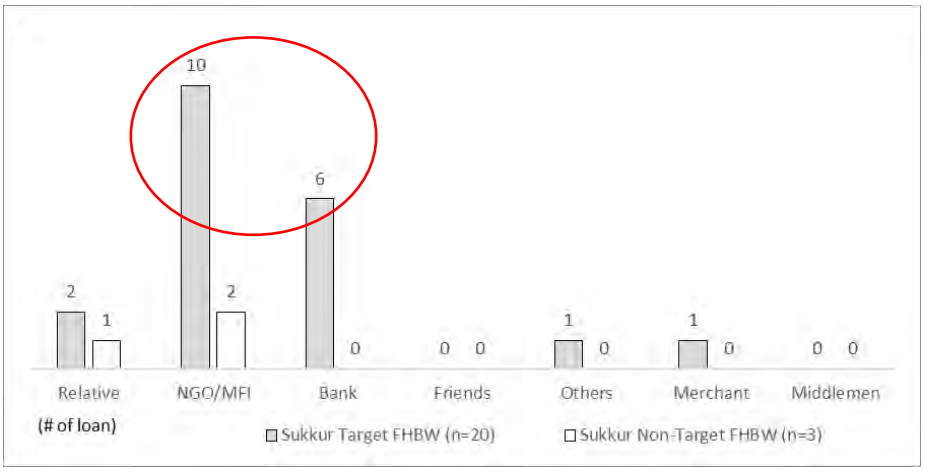


Figure 143: Loan providers in Sukkur
(n=the total number of loans)

The main purposes for getting a loan were "health" (21% of the total numbers of loans), "other"[152] (17%), "HBW" (15%), "wedding fees" (9%), "agriculture" (9%) "other daily consumption" (7%) and "education" (6%)[153]. More respondents from Maripur responded "health," whereas those in Sukkur were more likely to obtain loans for HBW and agriculture (Figures 144, 145, and 146).

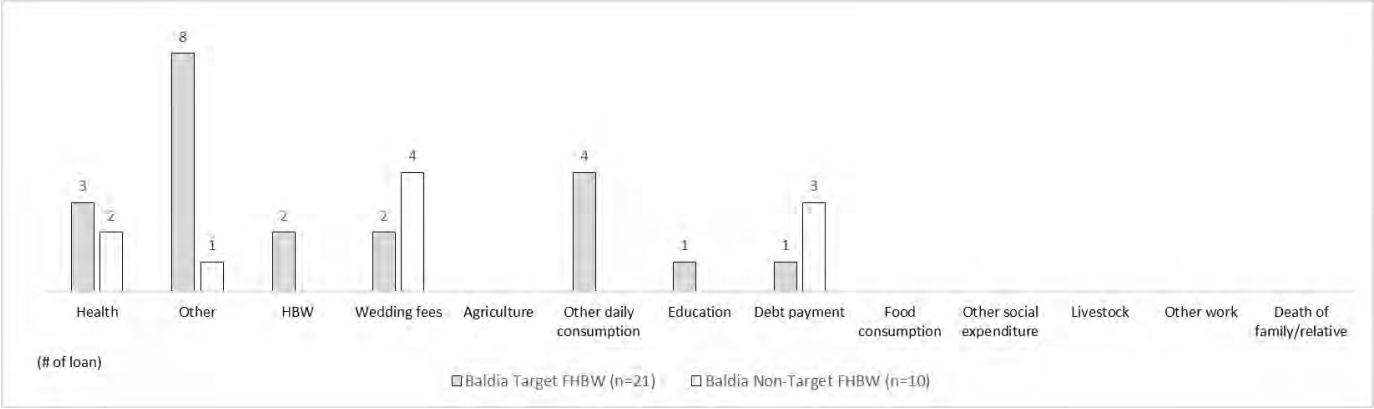


Figure 144: Purpose of loan in Baldia (n=the total number of loans)

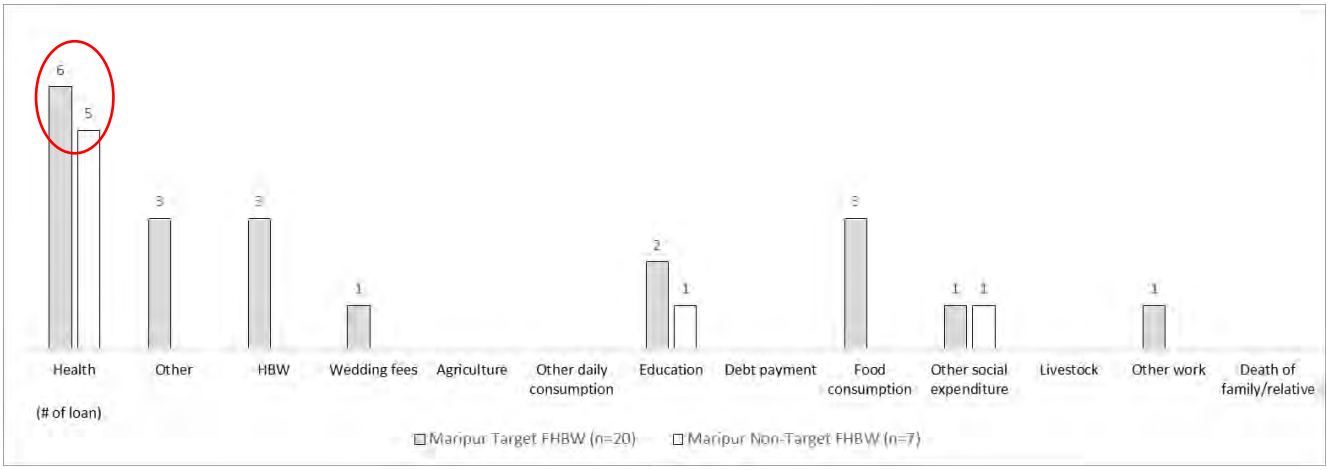


Figure 145: Purpose of loan in Maripur (n=the total number of loans)

[152] "Other" included house construction, advance payment for rent, payment of electricity bill, and vehicle repairmen.
[153] Please see the cross-tabulation table "Part5-#85-2".

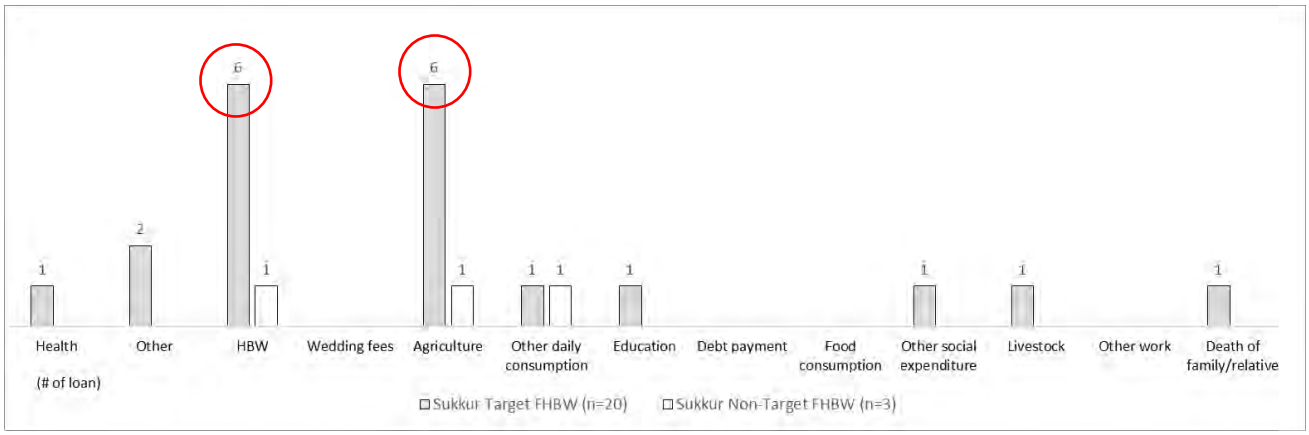


Figure 146: Purpose of loan in Sukkur (n=the total number of loans)

The ranges of loan amounts are shown in Figure 147. The most prevalent range was an amount less than or equal to 10,000 PKR (34 loans, 42% of the total number of loans). The next range was an amount less than or equal to 20,000 PKR (22 loans, 27%). Those in Maripur were more likely to take loans of small amounts.

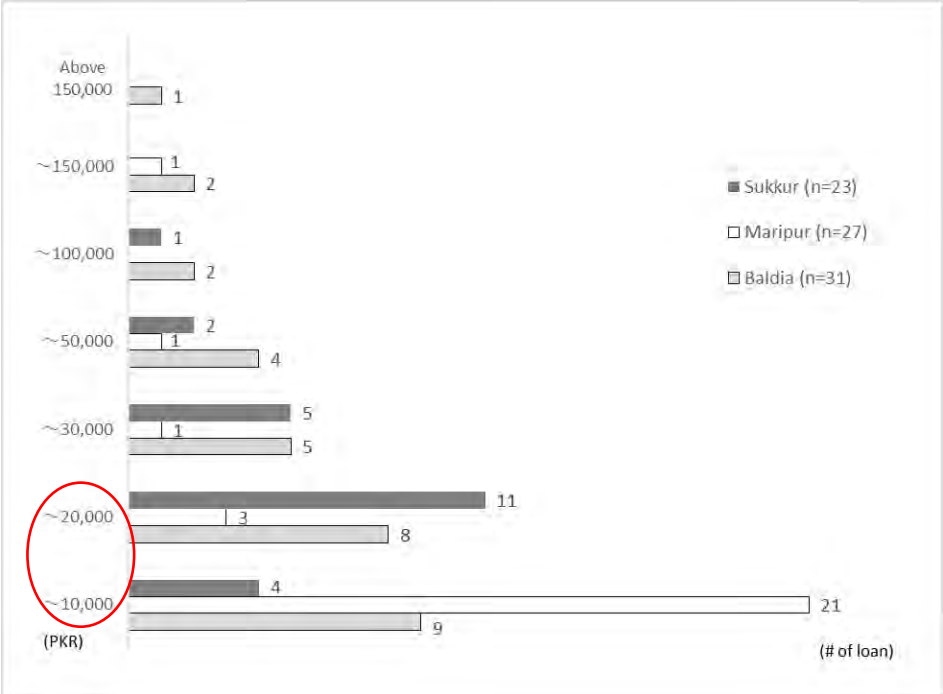


Figure 147: Ranges of loan amounts by area
(n=the total number of loans)

On the other hand, the most popular range of loans provided by banks and MFIs was an amount less than or equal to 20,000 PKR (17 loans, 57% of the total numbers of loans provided by bank/MFI), and the second range was an amount less than or equal to 30,000 PKR (7 loans,

23%). As seen in Figure 148, the ranges of loan amounts in the formal sector were slightly larger than the general trend.

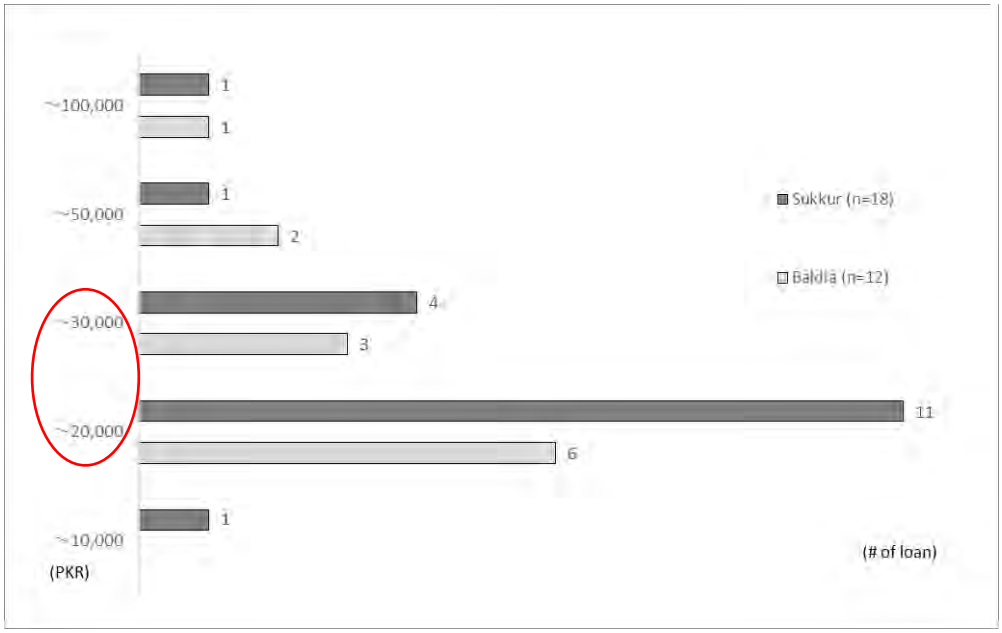


Figure 148: Ranges of loan amounts by area (bank/MFI)

(n=the total number of loans provided by bank/MFI)

<Saving>

Most of the full sample (79%) reported that they had practiced saving. But, only 4% (4 respondents) had used saving services at a bank or MFI in the last 12 months (Table 46).

Notably, the method of saving was mostly dominated by "kamatie[154]" (79% of the total numbers of saving practices), followed by "cash at house" (15%)[155].

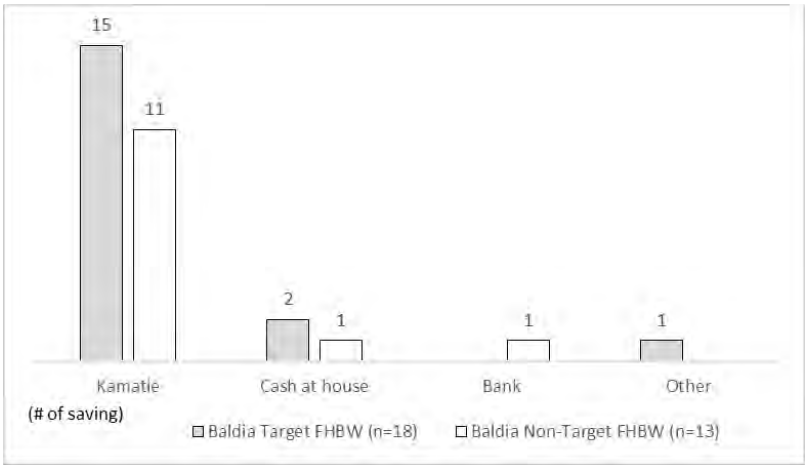


Figure 149: Saving methods in Baldia

(n=the total number of saving practices)

[154] "Kamatie" is a type of a rotating savings and credit association (ROSCA).
[155] Please see the cross-tabulation table "Part5-#91-1".

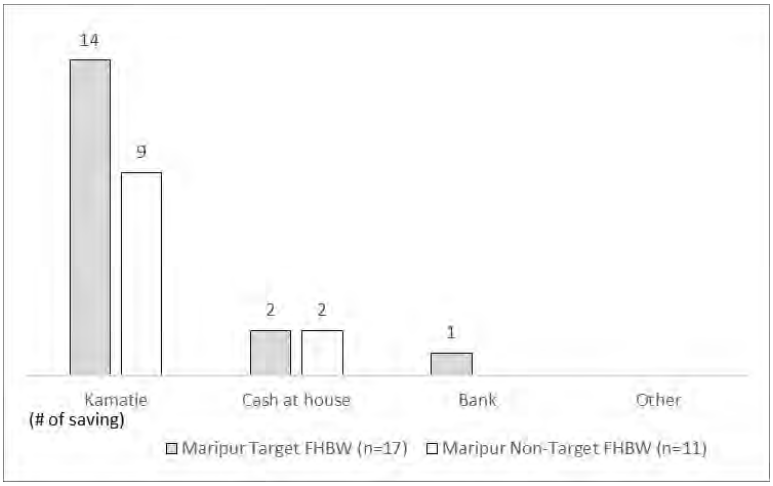


Figure 150: Saving methods in Maripur
(n=the total number of saving practices)

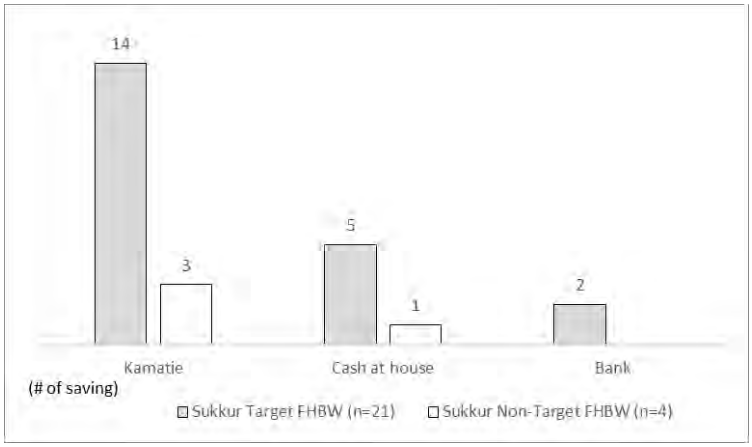


Figure 151: Saving methods in Sukkur
(n=the total number of saving practice)

The main purposes of saving were "other" (23% of the total number of saving practices), "preparation for emergency" (22%), "marriage" (17%), and "education" (12%)[156]. Examining Figures 152, 153, and 154, Baldia had four (4) respondents who saved money for a business start-up, and one (1) for business expansion, whereas Maripur had one (1) for business expansion, and Sukkur had one (1) for business start-up.

[156] Please see the cross-tabulation table "Part5-#91-2".

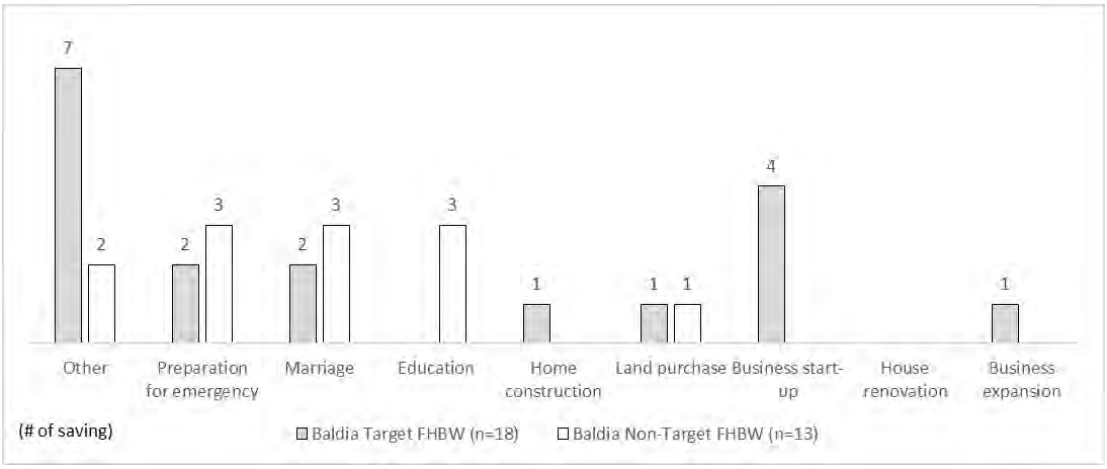


Figure 152: Purposes of saving in Baldia

(n=the total number of saving practice)

Note: "Other" included "UMRAH" (religious pilgrim), loan repayment, and furniture purchase.

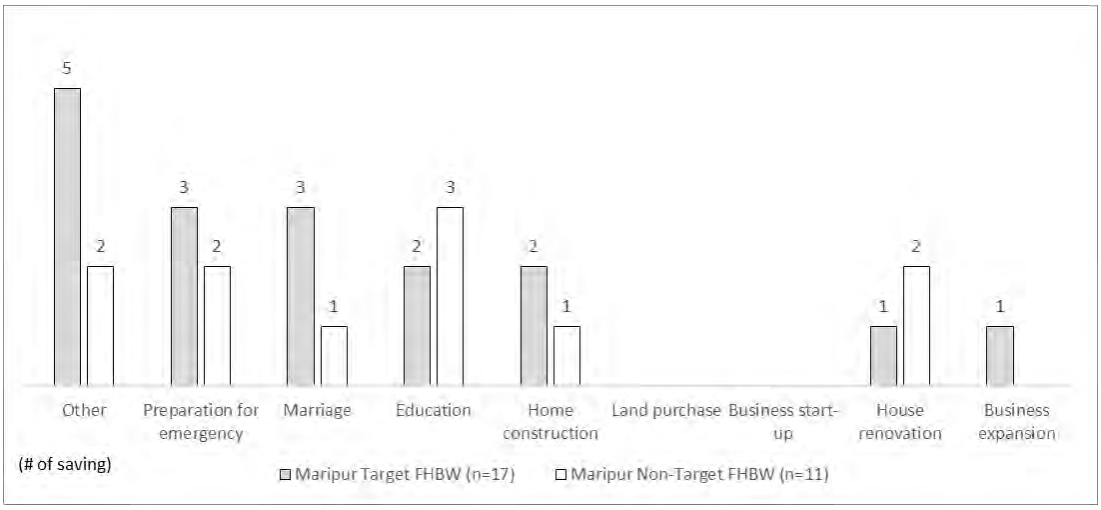


Figure 153: Purposes of saving in Maripur

(n=the total number of saving practice)

Note: "Other" included heath expense, and jewelry purchase.

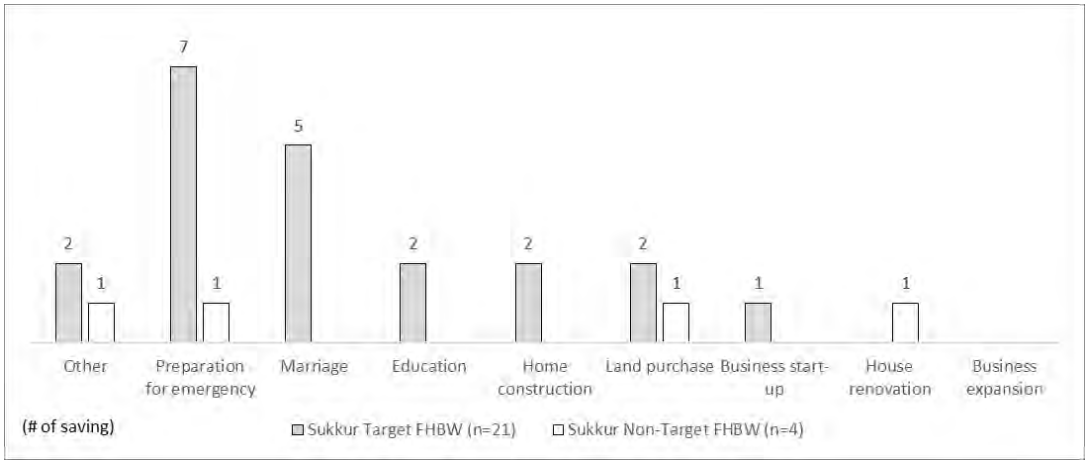


Figure 154: Purposes of saving in Sukkur

(n=the total number of saving practice)

Note: "Other" included purchase of gold.

The ranges of saving amounts are depicted in Figure 155. The most prevalent range was an amount less than or equal to 10,000 PKR (28 cases of saving, 34% of the total number of saving practices). The next range was an amount less than or equal to 20,000 PKR (20 cases, 24%)[157]. Baldia had a slightly higher number of respondents who saved large amounts, around 100,000 PKR. Sukkur was more likely to show lower amounts, less than or equal to 10,000 PKR.

Figure 155: Range of saving amount

(n=the total number of saving practice)

Figure 156 illustrates the ranges of saving amounts at their homes, with a smaller maximum amount, which was 50,000 PKR.

Figure 156: Range of saving amount at house

(n=the total number of saving practice at houses)

[157] Please see the cross-tabulation table "Part5-#91-3".

Unlike the amounts saved at home, "kamatie" had wider ranges, as depicted in Figure 157. The maximum amount at kamatie was 200,000 PKR (two (2) respondents in Baldia).

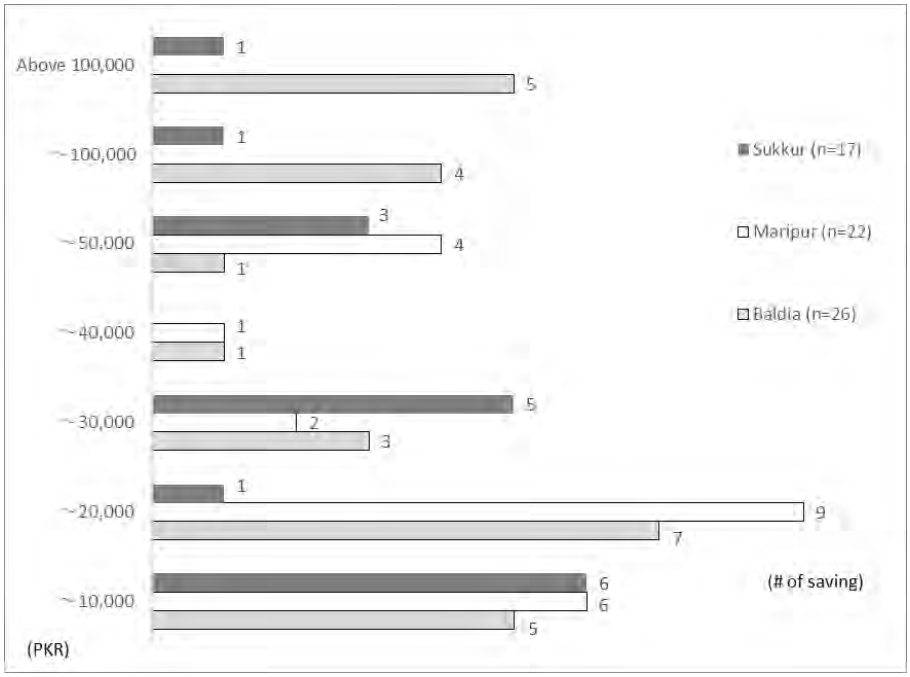


Figure 157: Ranges of saving amounts at kamatie

(n=the total number of saving practice at kamatie)

The average number of kamatie members, as shown in Figure 158, was 24, with a typical range of 20 or less in one kamatie. The minimum number of members was ten (10) in Sukkur, and the maximum was 50 in Maripur and Sukkur[158].

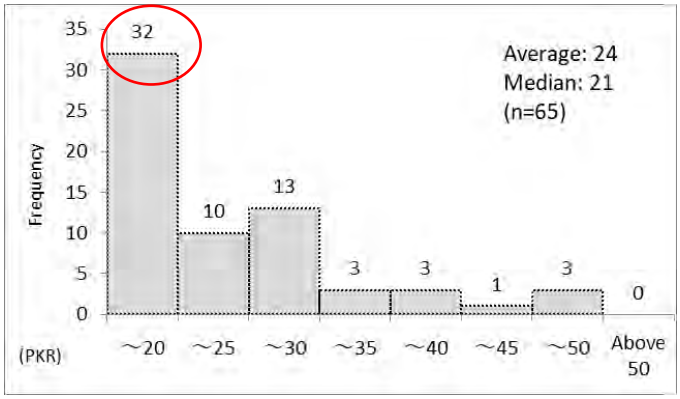


Figure 158: Distribution of numbers of kamatie members

[158] Please see the cross-tabulation table "Part5-#95-1".

The kamaties usually consisted of neighbors (33% of the total responses), relatives (30%), friends (19%), and the same biradari[159] (12%)[160]. Figure 159 shows there was a larger proportion of "neighbors" in Maripur (41%), while Sukkur tended to rely more on family networks (relatives 34%, same biradari 16%).

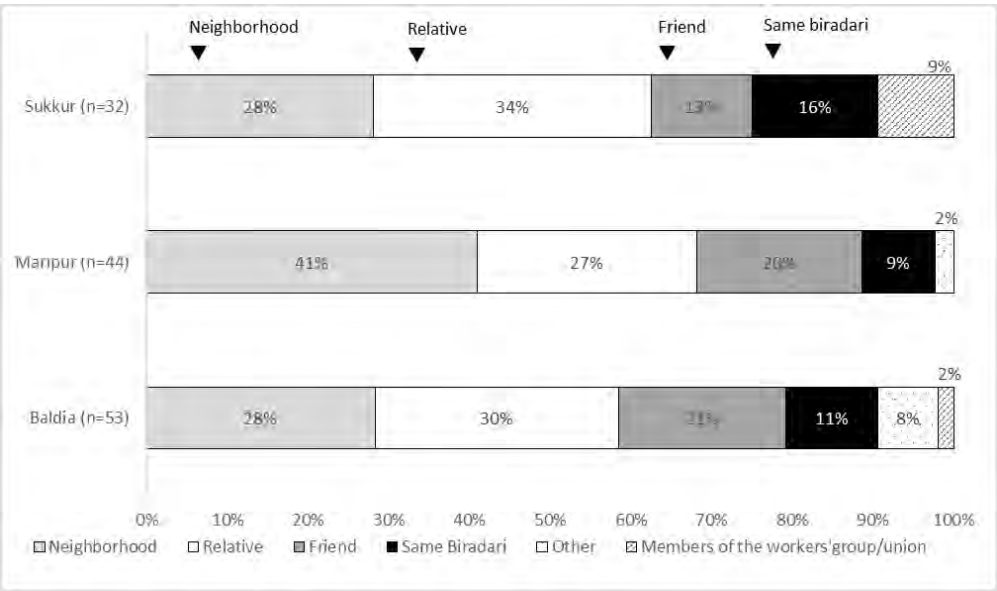


Figure 159: Distribution of relationships with kamatie members

(n=the total number of responses)

The average amount of contributions at kamaties was 1,992 PKR per month, with the minimum amount of 200 PKR and the maximum of 7,500 PKR[161]. Most of the contribution amounts per month were less than or equal to 15,000 PKR (Figure 160).

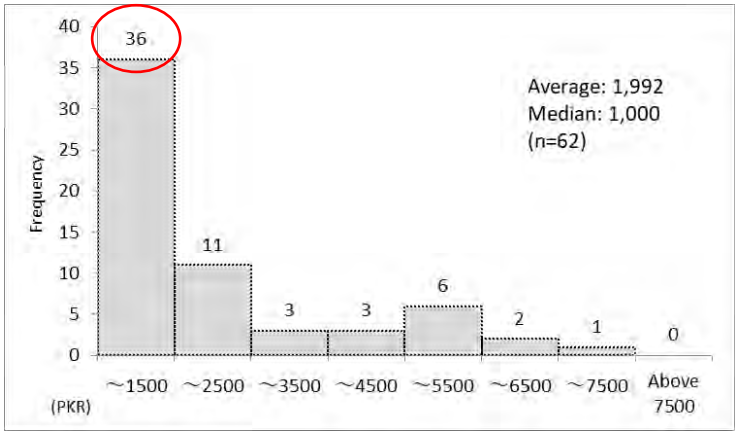


Figure 160: Distribution of contribution amounts

[159] "Biradari" usually has a wider definition than relative.
[160] Please see the cross-tabulation table "Part5-#95-2".
[161] Please see the cross-tabulation table "Part5-#95-3".

<Remittance>

29% of the total sample reported that they had used remittance services (sending and receiving money) (Table 46).

The purposes of remittances were distributed as in Figure 161: "to receive money" (57% of the total number of remittances), and "to send money (43%)[162]. Their responses showed that respondents in Sukkur were more likely to receive money, whereas those in Baldia used remittance services more for sending money.

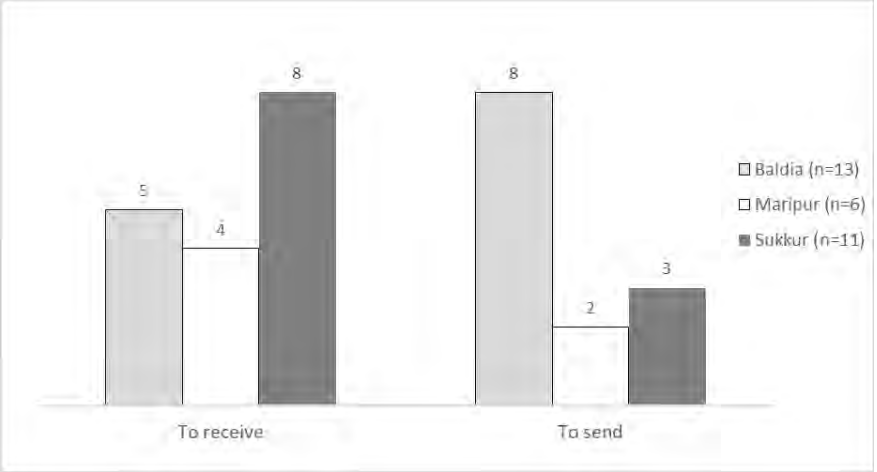


Figure 161: Purposes of remittance

(n=the total number of remittance)

The average amount of the remittances was 25,277 PKR (receiving: 16,076 PKR, sending: 37,308 PKR)[163]. Almost half of the total responses (47%) in a range of less than or equal to 5,000 PKR (Figure 162).

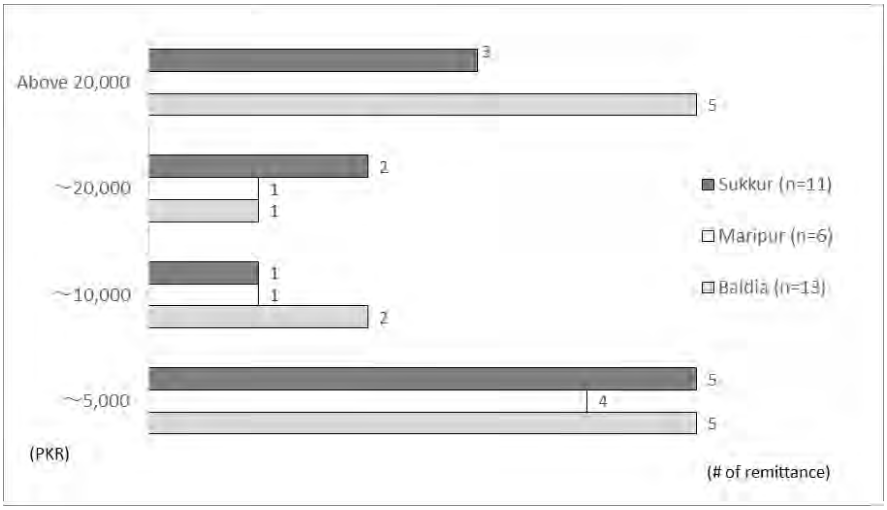


Figure 162: Ranges of amounts for remittance at one time

(n=the total number of remittance)

[162] Please see the cross-tabulation table "Part5-#99-1".
[163] Please see the cross-tabulation table "Part5-#99-2".

The most prevalent means of remittance (Figure 163) was "cellphone" (70% of the total remittances[164]), followed by "agent/kiosk/shop" (10%), and "bank counter" (10%)[165].

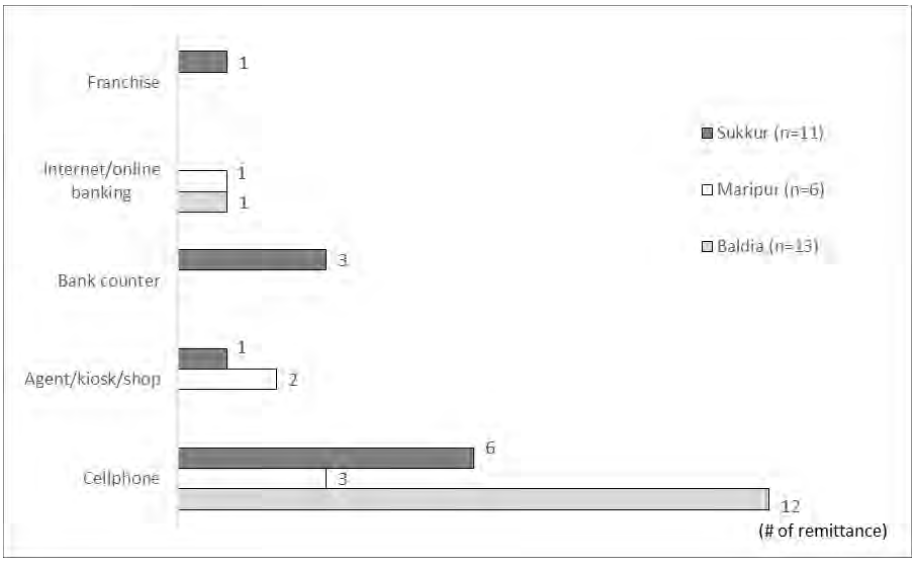


Figure 163: Means of remittance
(n=the total number of remittance)

The person who received or sent the remittance was "family" (37% of the total remittances), "relative" (27%), "business partner" (20%), and "other" (17%)[166]. Figure 164 shows that Sukkur had a larger proportion of business partners, as there was one NGO that used a remittance service ("E-paisa") for payments to the females.

[164] The high proportion of cellphone for remittance causes a contradiction between Figure 128 "Usage of IT services by area" that shows a very limited number of respondents who use mobile banking. One possible reason of causing this contradiction could be that the respondents did not understand well what mobile banking means when we asked them about usage of IT service by showing multiple choices.
[165] Please see the cross-tabulation table "Part5-#99-3".
[166] Please see the cross-tabulation table "Part5-#99-4".

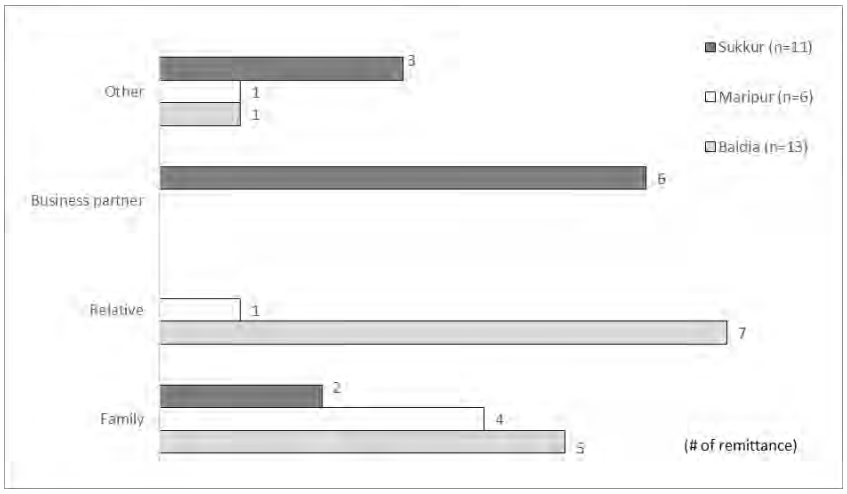


Figure 164: Persons who receive/send remittance

(n=the total number of remittance)

<Insurance>

Out of the total sample, only five (5) respondents (6%) had ever used insurance (Table 46).

The service providers of the insurance indicated in Figure 165 were "State Life Insurance" (2 responses), "SRSO" (1), "Jubilee Insurance" (1), and "HBL (Habib Bank Limited" (1).

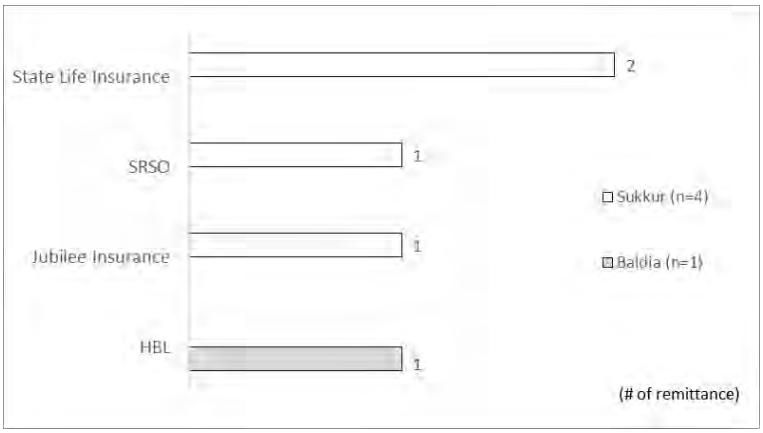


Figure 165: Service provider

(n=the total number of insurance)

The purposes for using insurance were education (2 responses), health (1), and other (1)[167]. The two (2) respondents in Figure 166 who used insurance for educational purposes bought them from "State Life Insurance" and "Jubilee Insurance".

[167] The respondent answered "for difficult time" as the other.

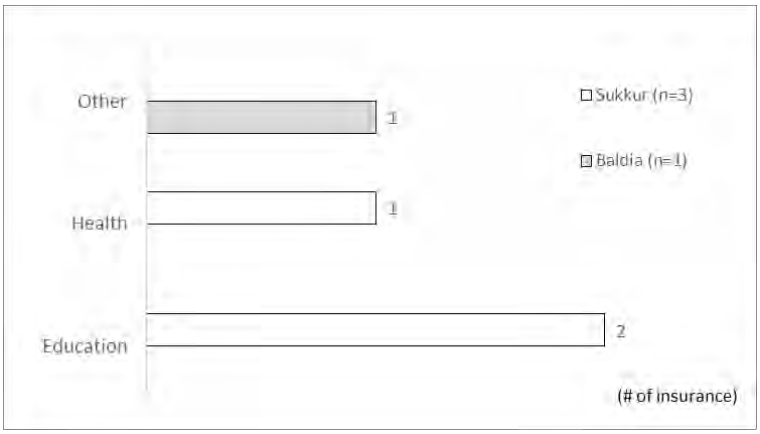


Figure 166: Purposes of insurance

(n=total number of insurance[168])

The insurance fees and coverages answered by the respondents were as found in Table 47.

Table 47: Insurance fee and coverage

Area	Service provider	Purpose	Insurance fee (PKR)	Insurance coverage (PKR)
Sukkur	SRSO	-	300	15,000
	State Life Insurance	Education	-	-
	State Life Insurance	Health	12,000	12,000
	Jubilee Insurance	Education	8,000	-
Baldia	HBL	Other	50,000	100,000

11.5 Financial needs

<Needs of HBW>

Half of the total sample reported that they had experienced a shortage of money necessary for their HBW[169]. Among the Target FHBW, females in Maripur were more likely to have experienced such problems (67%), followed by Baldia (59%) and Sukkur (46%).

[168] There was one non-valid response in Sukkur.
[169] Please see the cross-tabulation table "Part5-#70".

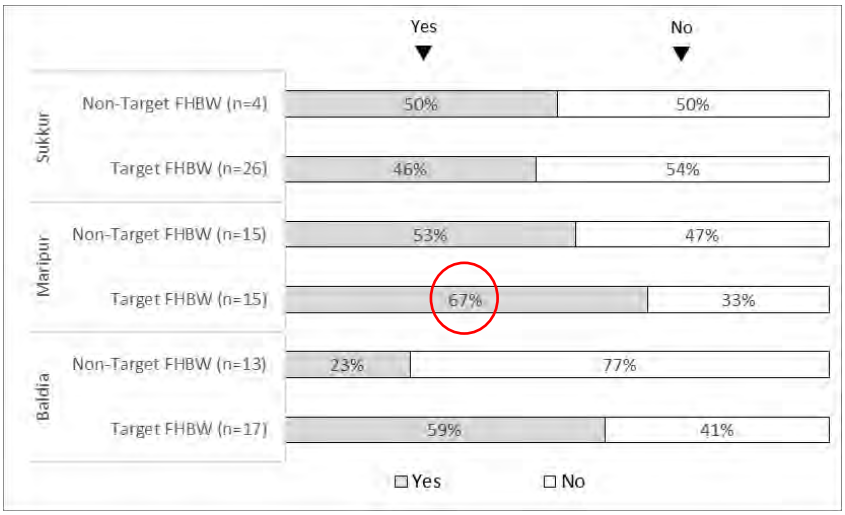


Figure 167: Have you ever been short on money that you needed for your work?

Of the respondents who had experienced a shortage of money, 19 respondents (42%) borrowed money. There were also a certain number of females who had reduced or stopped purchasing raw materials for HBW (Figure 168).

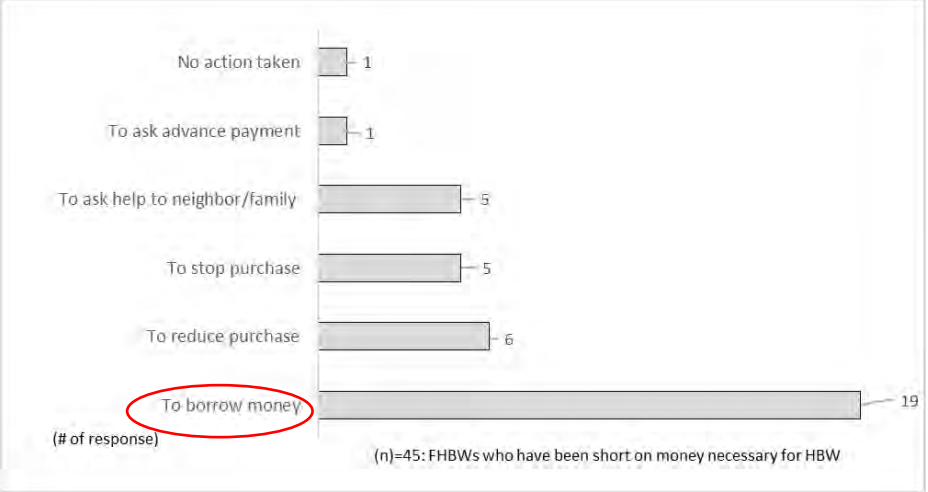


Figure 168: What kinds of actions did you take when you faced shortage of money for work?

Table 48 shows that the average loan amounts that the respondents needed for HBW in the last 12 months was 17,100 PKR, with a minimum amount of 1,000 PKR and a maximum amount of 60,000 PKR. When we see the distribution of loan sizes by area, 7 respondents (58%) reported a loan size that was less than or equal to 10,000 PKR (Figure 169).

Table 48: Loan amount for HBW (from results of the last 12 months)

	(n)	Loan amount for HBW: average (PKR)	Loan amount for HBW: minimum (PKR)	Loan amount for HBW: maximum (PKR)
Baldia	2	3,000	1,000	5,000
Maripur	3	1,400	1,000	2,000
Sukkur	7	27,857	5,000	60,000
Total	12	17,100	1,000	60,000

(n=the total number of loans for HBW taken in the last 12 months)

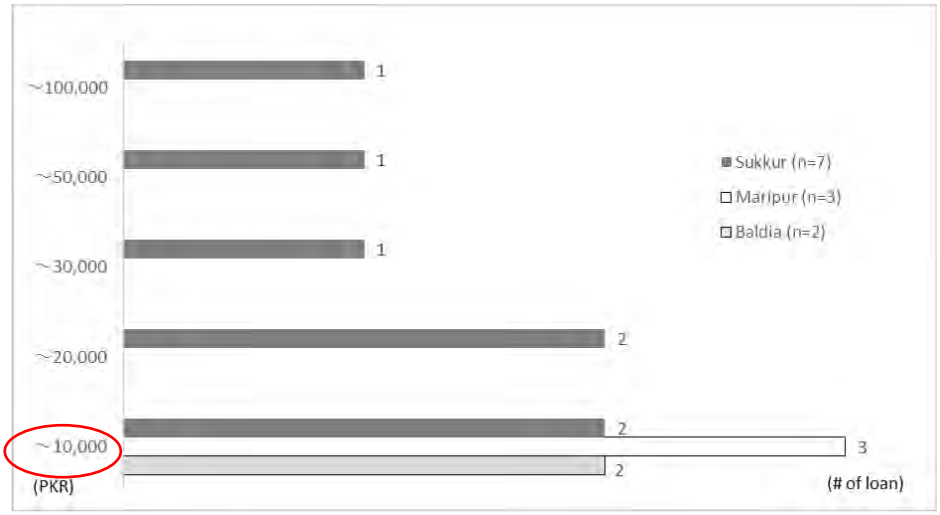


Figure 169: Distribution of loan ranges needed for HBW by area

<Overview of financial needs>

Table 49 shows the proportions of the respondents who indicated that they wanted to use financial products, by type of product. Savings received the largest number of positive responses (42%), followed by remittances (36%), insurance (30%), and loans (26%).

Table 49: The proportions of positive responses by type of financial products

		Loan		Saving		Remittance		Insurance	
	(n)	Response	(%)	Response	(%)	Response	(%)*	Response	(%)
Baldia									
Target FHBW	17	4	24%	7	41%	4	33%	7	41%
Non-Target FHBW	13	3	23%	6	46%	3	33%	2	15%
Baldia subtotal	30	7	23%	13	43%	7	33%	9	30%
Maripur									
Target FHBW	15	4	27%	5	33%	4	44%	6	40%
Non-Target FHBW	15	3	20%	5	33%	4	29%	1	7%
Maripur subtotal	30	7	23%	10	33%	8	35%	7	23%
Sukkur									
Target FHBW	26	8	31%	13	50%	6	38%	9	35%
Non-Target FHBW	4	1	25%	2	50%	2	50%	2	50%
Sukkur subtotal	30	9	30%	15	50%	8	40%	11	37%
Target ALL	58	16	28%	25	43%	14	38%	22	38%
Non-Target ALL	32	7	22%	13	41%	9	33%	5	16%
Total	90	23	26%	38	42%	23	36%	27	30%

*The need for remittance was asked to the respondents who have never used it, not to the total sample. Therefore, the proportion on remittance only was calculated with the numbers of these unexperienced respondents.

When we see the percentages of those who expressed that they would like to use financial products by household income level in Figure 170, the largest percentages desiring loan and savings services were the respondents from the lowest household income level.

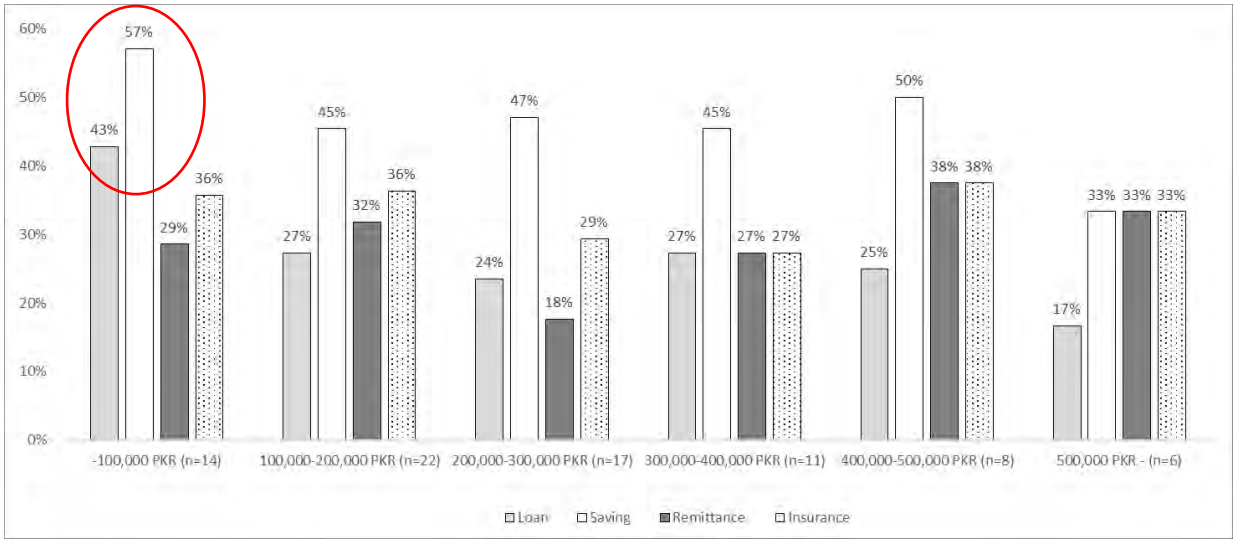


Figure 170: Distribution of financial needs by level of household annual salary/cash income

<Needs of loan>

Of the total sample, 26% responded that they wanted to apply for a loan within the coming year, while 66% did not want a loan, and 9% did not know[170]. A slightly larger proportion of Target FHBW in Sukkur were interested in a loan, but there was not a noticeable difference in tendency of responses by area, as seen in Figure 171.

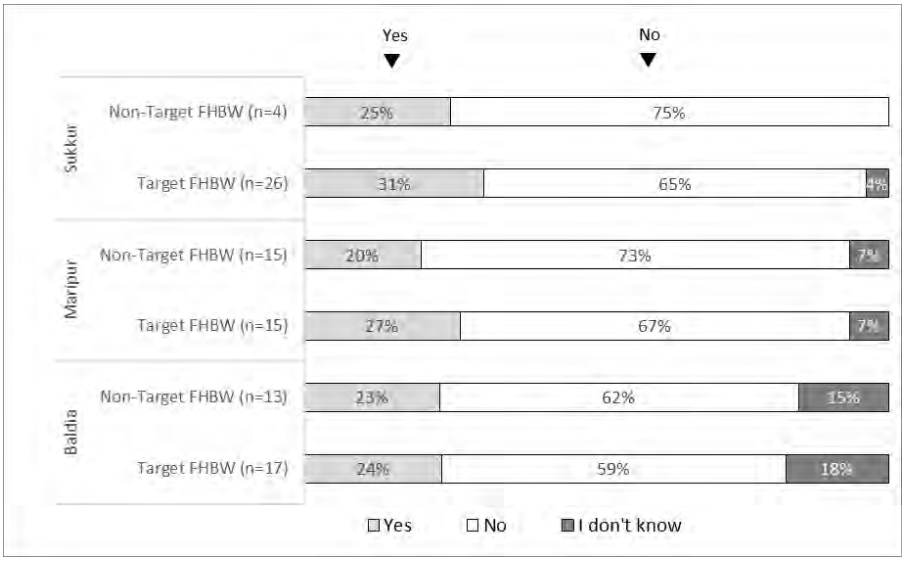


Figure 171: Do you want to apply for a loan within this year?

In Figure 172, the most common purpose for wanting a loan was "business development" (9 responses, 43% of the total responses), followed by "house construction" (4 responses, 19%).

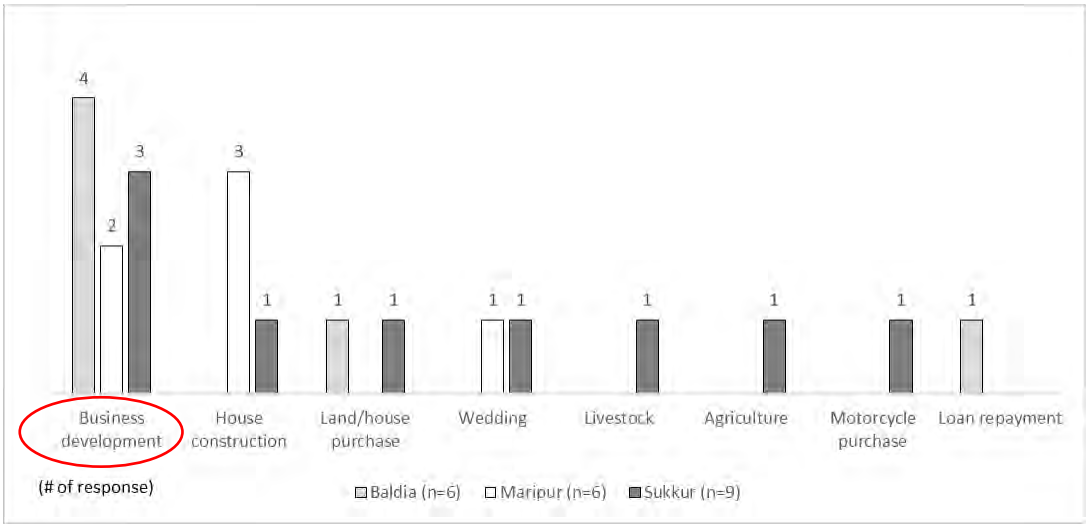


Figure 172: Purposes of loan

(n=the total number of response)

[170] Please see the cross-tabulation table "Part5-#88".

The most popular range of amount of loan needed (8 responses, 35% of the total), in figure 173, was between 30,001 and 50,000 PKR.

Figure 173: Range of necessary amount of loans

The respondents who wanted a loan for business development required loan amounts from 20,000 to 150,000 PKR[171].

<Needs for saving>

A notable proportion of the total sample (42%) responded that they wanted to use a savings account service if a bank or MFI provided them. However, almost the same proportion (43%) answered that they did not want to use such services, and 14% did not know if they wanted them[172].

Compared to the question about needing a loan, the respondents were more likely to choose "I don't know," which indicates that they are less aware of savings services because of a lack of information.

[171] Please see the cross-tabulation table "Part5-#89-2 (business development)".
[172] Please see the cross-tabulation table "Part5-#92".

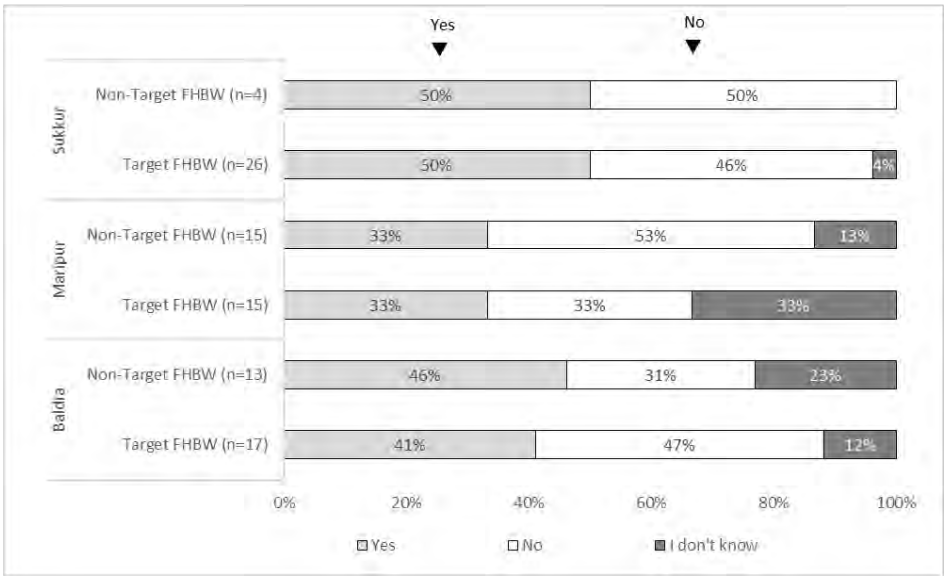


Figure 174: Do you want to use a saving account service?

The popular purposes for saving services are shown in Figure 175. The most popular were business expansion (20% of the total responses), education (18%), preparation for emergency (15%), business start-up (14%), and marriage (11%). Those in Sukkur were more likely to answer "business expansion" as a purpose for saving[173].

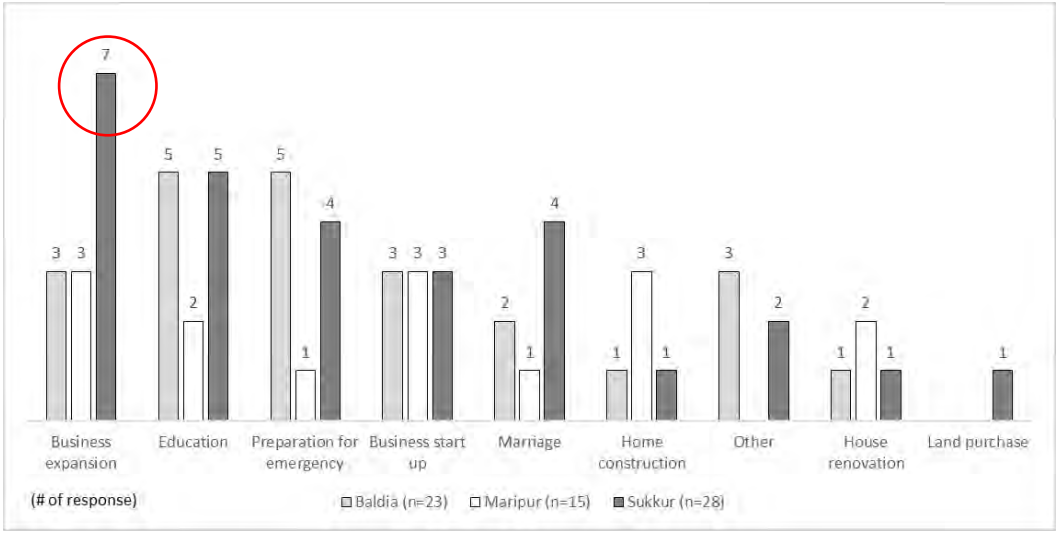


Figure 175: Purposes of saving
(n=the total number of responses, multiple choice possible)

The main reason that the respondents did not want to use savings services was that "I did not have enough money" (64% of the respondents who did not want to use such services), followed by "I don't know about saving service" (21%), as seen in Figure 176.

[173] The proportion of business expansion: Baldia (13%), Maripur (20%), Sukkur (25%).

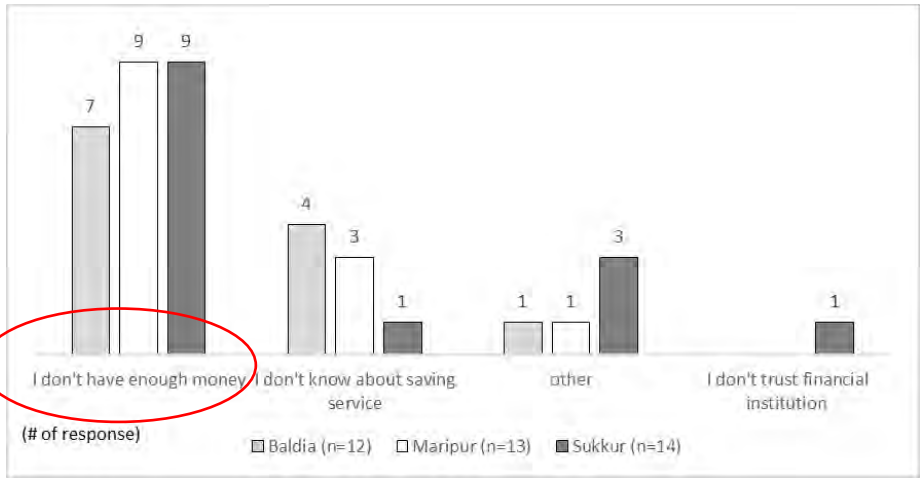


Figure 176: What are the reasons for not wanting to use saving services?
(n=number of respondents who did not want to use saving services)

<Needs of remittance>

Among the respondents who had never used remittance services, 36% answered that they wanted to use remittance services[174]; the same proportion (36%) did not want to use them, and 25% did not know.

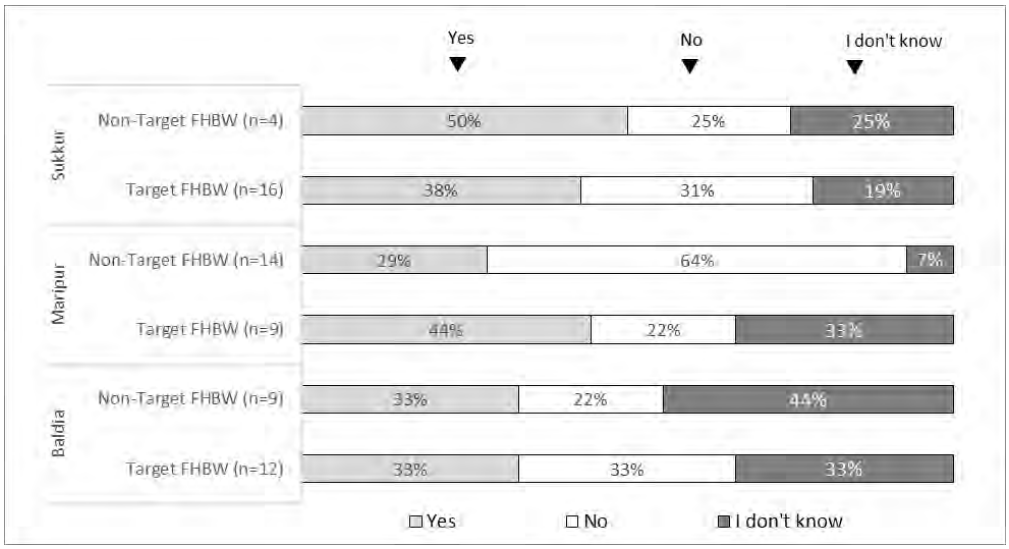


Figure 177: To FHBWs who have never used remittance, do you want to use it?
(n=total number of respondents who have never used remittance)

Figure 178 shows that most of them wanted to use remittance services for receiving money (77% of the total responses).

174 Please see the cross-tabulation table "Part5-#97".

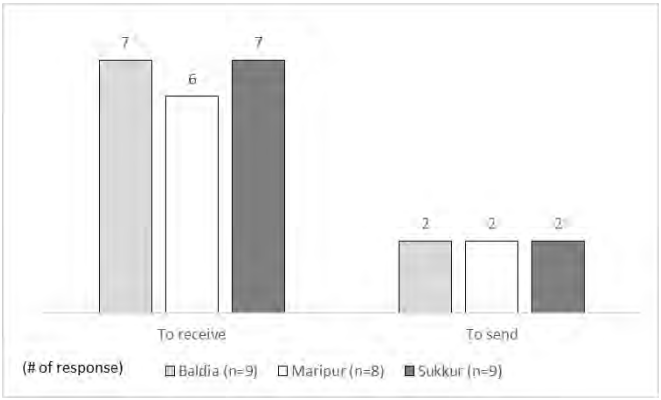


Figure 178: Purpose of remittance
(n=the total number of responses, multiple choice possible)

The desired amount of remittances was concentrated in a range of less than or equal to 5,000 PKR (72% of the total responses), shown in Figure 179.

Figure 179: Desired amounts to receive/send remittances

Shown in Figure 180, the persons who they wanted to be able to receive or send money were "family" (36% of the total responses), "business partner" (36%), and relative (16%)[175].

[175] Please see the cross-tabulation table "Part5-#98-3".

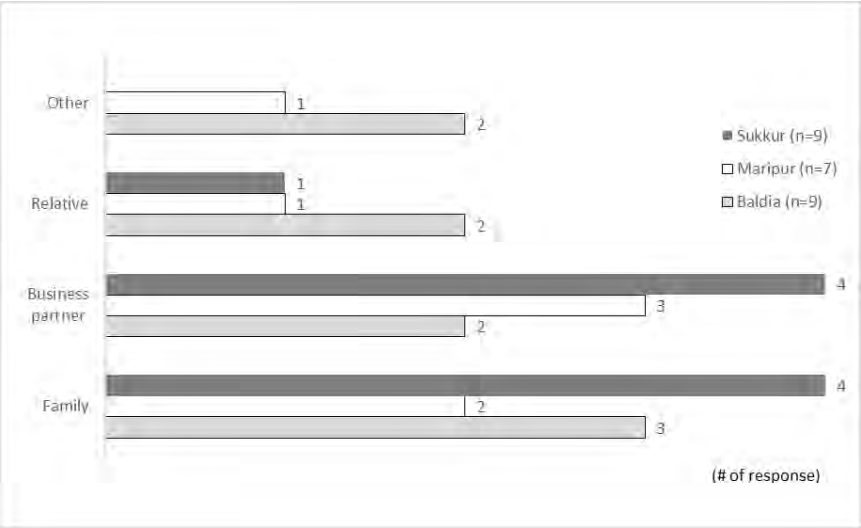


Figure 180: Persons who want to receive/send remittances

<Needs of insurance>

Of the total sample, 30% responded that they wanted to use insurance if a bank or MFI provided it, whereas 50% said that they did not want to use it, and 20% did not know[176] .

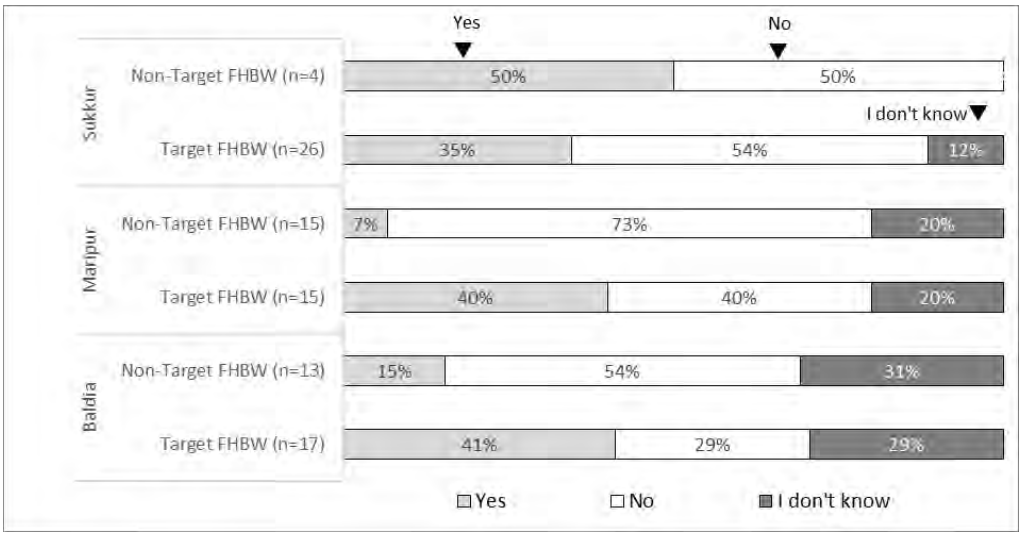


Figure 181: Do you want to use an insurance service?

The main purposes for which they wanted to use insurance were “life/maternity” (31% of the total responses), “education” (28%), and “death (22%)[177].

[176] Please see the cross-tabulation table “Part5-#103”.
[177] Please see the cross-tabulation table “Part5-#104”.

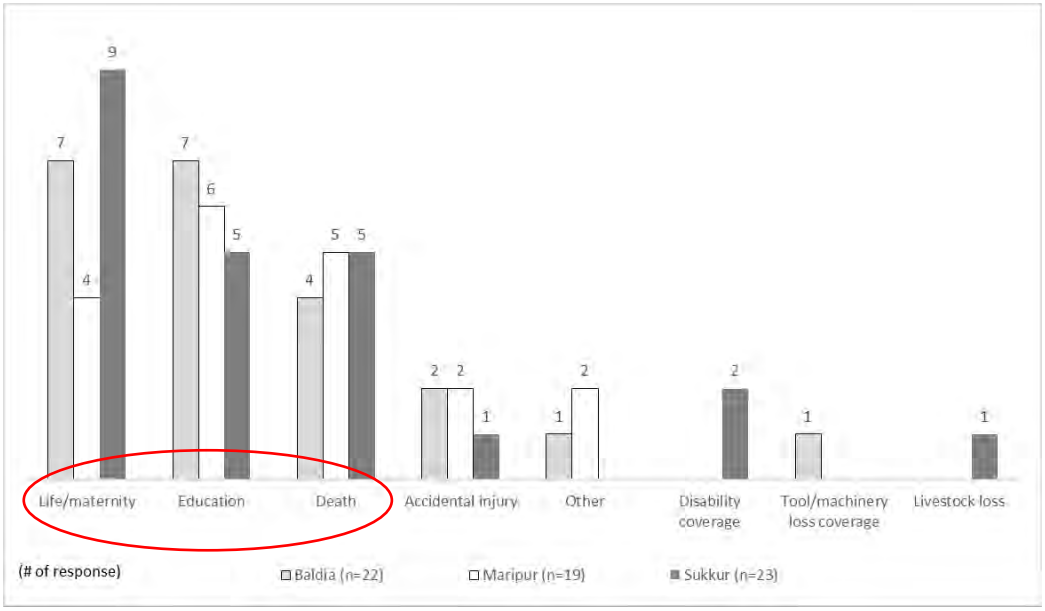


Figure 182: Purposes of insurance

(n=the total number of responses, multiple choice possible)

On the other hand, the main reasons shown in Figure 183 for not wanting to use insurance were that they did not have enough money (52% of the total responses), followed by "I don't know about insurance" (27%). These reasons were the same as those for not wanting to use savings services.

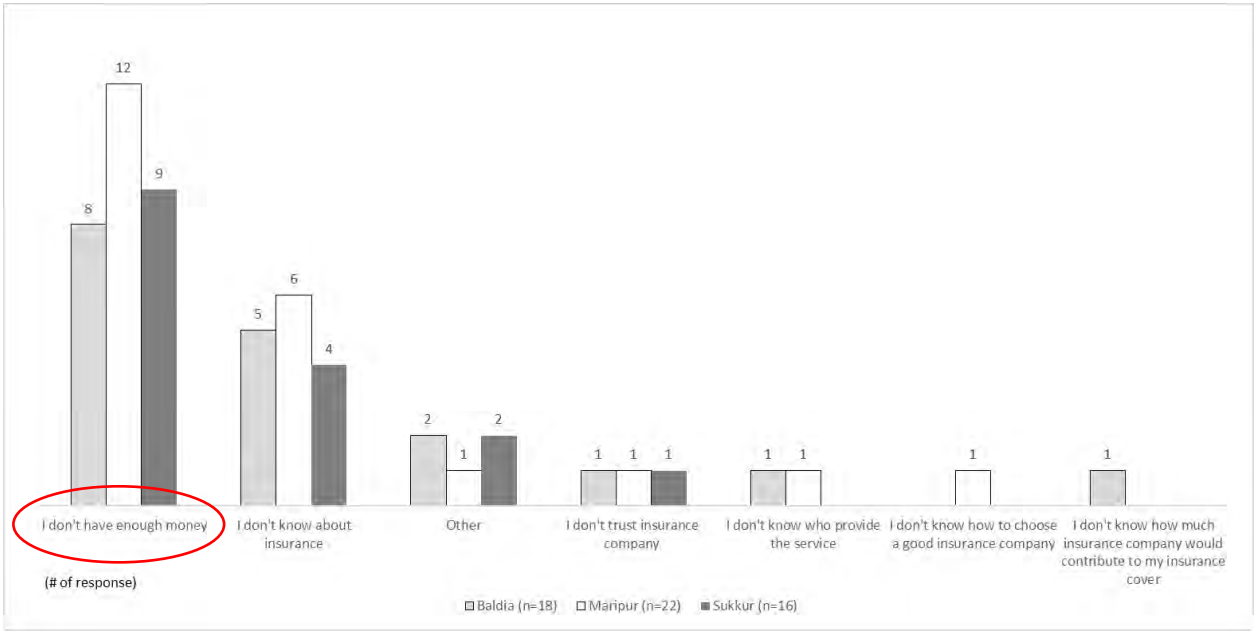


Figure 183: Reasons for not wanting insurance service

(n=the total number of responses, multiple choice possible)

11.6 Level of satisfaction

Figure 184 depicts satisfaction levels with financial products by area among Target FHBW. For loans, merchants had the highest average level (4.0), followed by banks (3.6) and NGO/MFI (3.6)[178] among the Target FHBW.

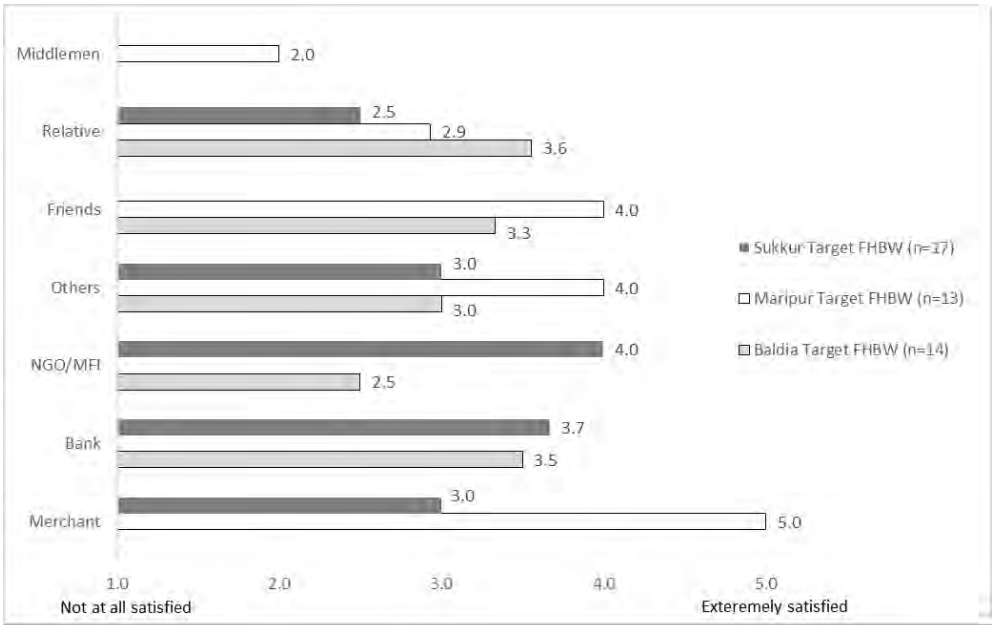


Figure 184: Satisfaction levels of loan by type of providers (Target FHBW)

Regarding savings services, the level of satisfaction with kamatie (3.9) was relatively lower than others (Figure 185). The reasons should be analyzed in further research.

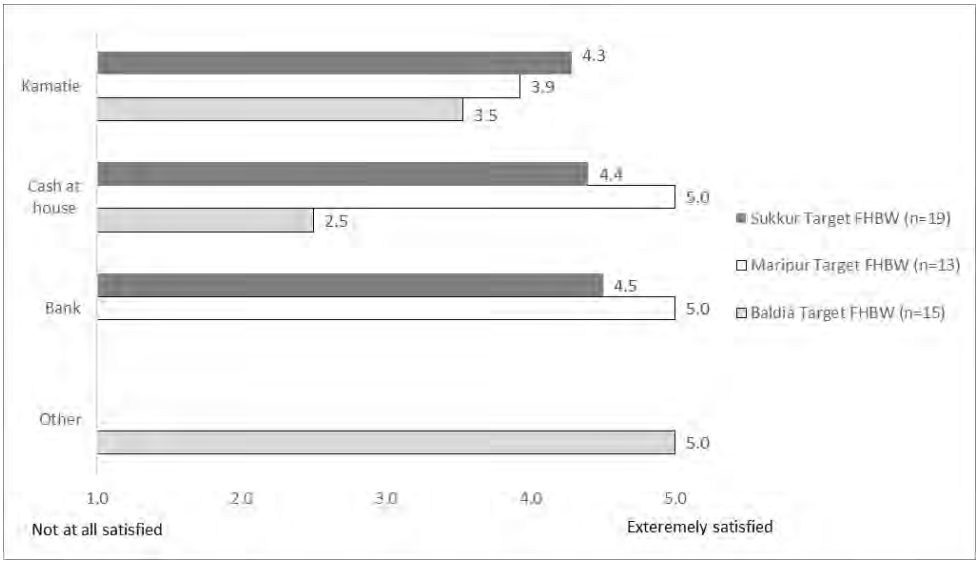


Figure 185: Satisfaction levels of saving by type of providers (Target FHBW)

[178] Please see the cross-tabulation table "Part5-satisfaction level".

As for insurance, the means of cellphones (4.6) and agent/kiosk/shop (4.7) had the higher satisfaction levels.

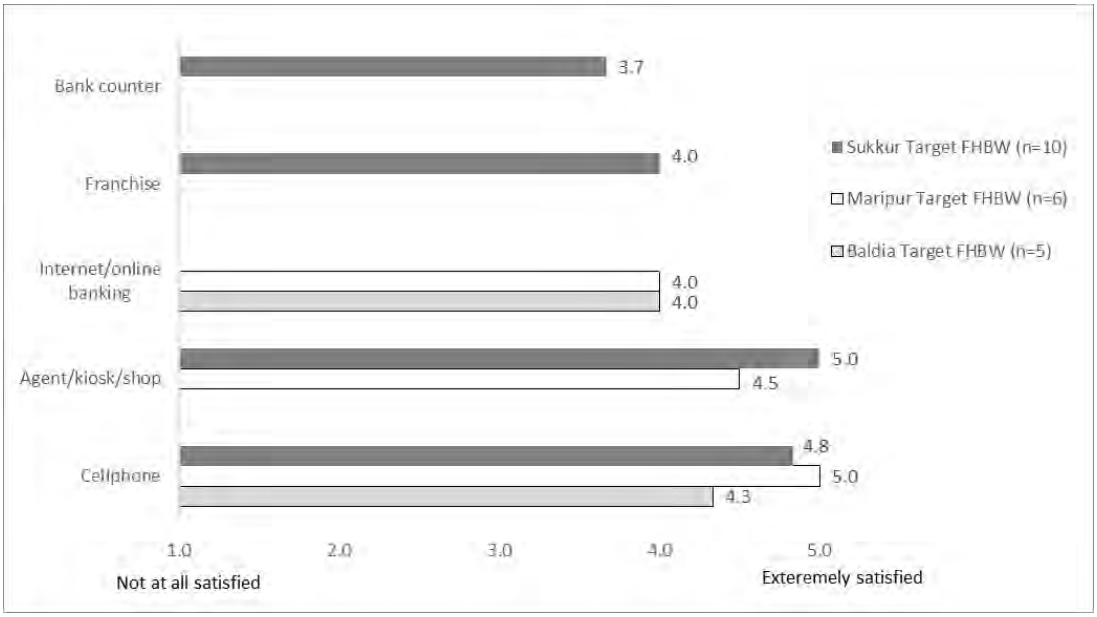


Figure 186: Satisfaction levels of remittance by type of methods (Target FHBW)

The satisfaction levels with the insurance are shown in Figure 187.

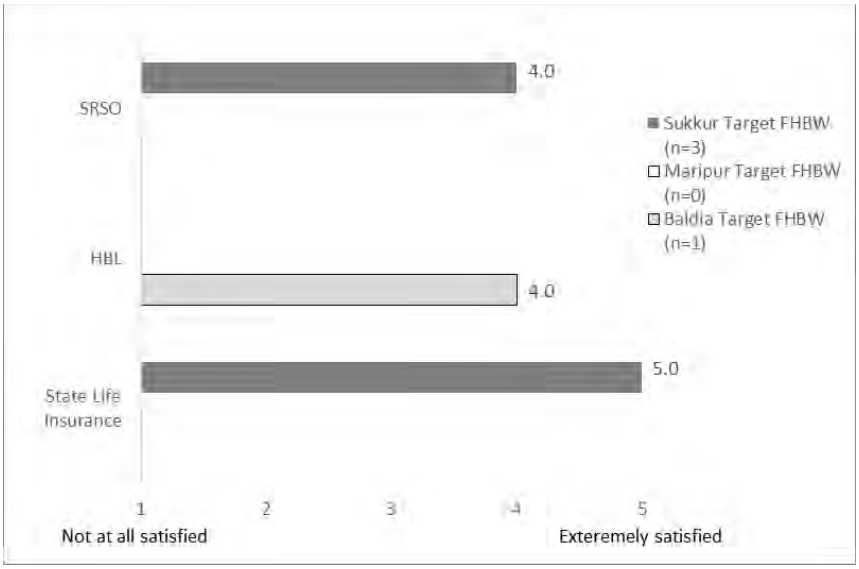


Figure 187: Satisfaction levels of insurance by type of providers (Target FHBW)

Points from Chapter 11

1) The overall level of financial literacy was low, as half of them did now know about any financial services provided by banks/MFIs. The Project should keep in mind that there were some disparities in financial literacy among areas, in that those in Maripur were less aware of formal services.
2) Most of their households have mobile phones; 29% of females owned a normal mobile phone, and only 13% owned smart phones.
3) Access to formal financial services/products was limited, but most of them had used informal loans and savings. The kamaties were prevalent, though their satisfaction level with kamaties was not necessarily high. The Project should further analyze the conveniences and constraints of the kamaties, which could be useful information for developing or improving a savings service for the poor.
4) Half of them had experienced a shortage of money for HBW, and the average amount needed was around 17,000 PKR. This implies that they have a considerable financial need of a small scale for HBW. The Project, however, should consider if the females are ready to use loans for HBW, as the current situation of their usage showed higher priorities for the necessities of their households, such as health.
5) Savings and remittance services (especially for receiving money) were relatively more desired among FHBW. It might be better for the Project to focus on these products to further understand their financial needs in the next phase.

Appendix 1: Short introductions of FHBW

Introduction of female home-based workers in Baldia, Karachi

FHBW #1 (40)

<Background>

- She was born in Baldia, Karachi.
- She is Saraiki, and Islam. She can speak Saraki, Urdu, Sindhi, and Hindlko.
- She completed Middle School in Baldia.
- She is a patient of hepatitis C, blood pressure and diabetes.

<Family>

- Her father worked at a cinema, and passed away when she was 14-years old. She has two sisters and four brothers. All of them still live in Baldia, close to her house, except one sister. After the death of her father, their household income became unstable. That's why that she got three-months training at a private clinic in Baldia and worked as a nurse for three years before her marriage.
- She got married at the age of 17. Her husband is also Saraik and a relative. Her marriage was arranged by their parents. She wanted to continue her job at the clinic, but her husband did not allow her to go work outside.
- She currently lives with three daughters and one son in Baldia. The first daughter (16) is a student of middle school, the second (10) and the third (8) go to primary school. The son (12) also goes to primary school in Baldia.
- Her husband is a police officer and lives in Hyderabad separately from her. He works there for 24 years, and stays in Karachi for two or three days only in one month.

<Household economy>

- Main incomes source is husband's salary of 324,000 PKR in one year. He gives 24,000 PKR per month to her. The second is her earning from selling food items on the street (82,800 PKR in one year).

<Home-Based Work>

- She started HBW at the age of 17 just before getting married. She has been making curtains as a piece-rate worker, as her mother did the same job for long time. She learnt the skills from her mother.
- She has stop making curtains recently because of low remuneration. She shifted to producing and selling food items on the street one year ago. She made two items: finger chips and "Chat". Her sales in the last three months was 74,700 PKR with profits of 20,700 PKR.
- Every day except Sunday, her son goes to the street and sell food products from 16:30 to 19:00 after coming back from the school. The place is 10 minutes away from her house. They do not need to pay for the place, but sometimes get troubles with people of wood shops in the area. In such a case, they shift the place to another.
- She uses a big ball for frying, which could cause burn injury. She has blackout three or four times in one day. She uses an emergency light (torch) for work at night.

< Experience of DV>

- When she got married, she lived in Daddu district together with her husband and parents in law. She was beaten by her husband for the first one year. He beaten her by being urged by his parents. They said that she did not do house chores. After one year, she and her husband moved to Karachi. Soon after it, her husband was transferred to Hyderabad, but she did not go with him because the family of her husband living there opposed to sending their daughters to school. She does not have a close relationship with his family currently.
- The husband does not behave violently now. She talked to him many times and asked him to stop violence. It took six or seven years until he stopped it.
- After attending a leadership program of WDFP, she started having a regular meeting every 15 day with neighbors to discuss on women rights.

FHBW #2 (30)

<Background>

- She was born in a small town called Bandhi, Shaheed Benazir Abad in 1987. She is Sindh, and Islam. She can speak Sindh, Urdu and Balochi.
- She has been living in Karachi for 25 years. When she was 5-years old, her family moved to Karachi.
- She did not complete a primary school. She cannot read and write. But she can do basic calculations.
- She is not a direct beneficiary of WDFP and she has never participated in any program because her husband did not allow it.

<Family>

- Her father was addicted to drug and did not work. Her family was supported by her grandmother who ran a dairy farm of buffalo in Karachi.
- She got married with a truck driver when she was 17-years old. Her husband (50) got a car accident in 2007. Due to the accident, his arm was broken, and legs were burn. He still suffers from pain in his body. That's reason that he can work for only 5-6 months in one year.

<Household economy>

- Main income sources in her household are: 1) husband job (driver) 45,000 PKR, 2) her HBW 6,000 PKR, and 3) her washing services for neighbors 48,000 PKR in one year. The total amount of annual cash income is around 99,000 PKR.
- She supports her household by home-based work, and washing clothes of two neighboring houses that bring 4,000 PKR per month.
- They live in a house of their family members, and they do not have any tangible assets.

<Home-Based Work>

- She started HBW at the age of 18 after she got married to earn money for her household. She has never attended any training program, but learned techniques from neighbors and friends.
- Her main products are: 1) Sindhi embroidery (shirt), 2) Balochi embroidery (shawl), and 3) Cushion.
- The most difficult issue of her HBW is a small space for work. They have only one room for all family members. She uses electricity of illegal connection without any payment of bills. They have blackout of nine hours in one day. (three hours in three times in one day).

<Relationship with her husband>

- Her husband is very conservative and never allows her to go outside for work. He allows her only HBW. She said that if she is against her husband, she will be claimed for divorce. She never negotiated with her husband to get his permission to work outside, which is not possible.

<Eagerness for children's education>

- They have four children: son (10), son (7), daughter (12), and daughter (1). Three children go to Madrasa (religious school), private primary school and tuition as well. She works for educational fees mainly, and she also takes a loan of 20,000 PKR from sister's husband for payment of educational expenses. She is very much eager to send her children to school for a better opportunity in the future. She said that she felt happy only if her children became happy, and there was no other reason to work.
- She does not have saving. She tried but failed to keep it. She wants to use saving services for educational purpose.

<Future perspective for her daughter>

- She has a daughter of the age 12. The daughter does not support her work as she goes to school. She takes prizes every year because of good performance in her class, so the school allows her to stay at the school even though they failed to pay for school fees.
- She wants her daughter to have better education and go outside for work, not do home-based work. Though her husband will not allow it, she think that time will solve the issue.

FHBW #3 (30)

<Background>

- She was born in Peshawar and lived there until she got married at the age of 18. She is Pakhtoon, and Islam. She can speak Urdu and Pushto.
- She moved to Karachi when she got married with a man living in Karachi. His family also are from the same area, Peshawar. Her marriage was arranged by their parents.
- She is illiterate, but she can understand simple words only.
- She is not a beneficiary of WDFP. She has no information about NGO activities.

<Family>

- Her father was a landlord owning big lands in Peshawar. He sold out the land due to repayment of loan and some conflicts with his brother.
- Her husband (40) works for the Pakistan Nay as a guardsman.
- They have a son (3). He has a disability in his brain, so he cannot speak and move. He lays down in his bed all time. She does not have any information about social assistance services for the disable. She just implied that she could receive some (financial) help from others.
- They live with father (60), mother (55) and sister (12) of her husband.
- The head of household is her mother in law. She is an active person.

<Household economy>

- Main income source is the husband' job (navy guardsman) earning 240,000 PKR in one year. Her annual income of HBW is around 36,000 PKR, and her mother also earns 12,000 PKR by HBW.
- They live in a house owned by the husband's parents. They do not have other assets.

<Home-Based Work>

- She started HBW (stitching) at the age of 20 after she got married in order to earn money for health expenses of her son. She needs around 10,000 PKR in one month for his health care including medication and hospital fees. She brings her son to the hospital three or four times in one month with Rikisha or bus accompanied with her husband.
- She is famous as a good tailor in her neighboring, and she has 15 regular customers who are Pakhtoon, Punjabi and Urdu speaking.
- She usually gets 15 orders of shirts and trousers respectively in one month. This volume is her maximum capacity because she needs to take care of her son. She feels happy when she gets money from sales of her products, and never thought of quitting her job.

<Relationship with her husband>

- Her husband appreciates her work, but accept HBW only, not going outside for work.
- She needs husband's permission to go outside, except for a nearby shop that is 15 minutes away from her house. He allows her going to the shop because everybody knows her in the area.
- Both father and mother in law do not show any objection to her work, but not support her either.

<Financial coping to return to her house>

- Every year, she needs 40,000 PKR to go back to her home in Peshawar and see her parents. She goes back with her son and her mother in law by a train. Her husband gives her some money, and she saves some amount from her income.
- She used to save her money in a saving box, but she broke it when she needed money. So, she prefers to using "kamatie". She currently participates in two kamaties with neighbors. One has 30 members, and another has 20 members. The monthly amount of contribution is 1,000 PKR. The total amount that she saves through Kamaties presently is 50,000 PKR.

FHBW #4 (30)

<Background>

- She was born in Arbab Mirbahar village of Sukkur district. She never lived in other areas.
- She is Sindh, and islam. She can speak Sindh and Urdu. She can write Sindh only.
- She graduated from a primary school in the village.
- She is a member of BDG made by SRSO.

<Family>

- She has six sisters and three brothers. She is the third daughter. All live in the same village currently. Her mother is still fine, but father passed away 20 years ago. Her father worked for a railway company as a helper. Since the death of her father, mother has supported all family members by working on cleaning in nearby houses. Her mother worked on ralli products as well.
- She got married when she was 17 years old. Her husband came from Sukkur city. He is from a different biradari, but the same caste. He has lived in her village since their marriage. Her marriage was arranged by parents.
- Her husband (41) was a labor of stone crushing. They have three sons: 15, 10, and 5 years old.

<Disease of her husband>

- Her husband got a cancer of bladder, and hospitalized in a hospital of Sukkur for one month. He had to move to a hospital in Karachi where he was hospitalized for ten months and got surgeries.
- She needed 300,000 in total for medical expenses of husband. In order to get the amount, they sold out half of their residential land. She received monetary support from neighboring people in the same village, as well as different villages. She also worked at the hospital of Karachi to earn money for hospitalization. She sold several ralli products in Karachi as well.
- Her husband cannot work, so she said what she can do is believe in god, and she cried...
- She never used formal financial services, but uses kamatie. The total amount of saving at kamatie is 30,000 PKR with 30 members who are neighbors in the village.
- He has recently come back to her house. He was said by a doctor that he cannot work in the rest of life.

<Household economy>

- The main income source is her earning of HBW (10,000 PKR in one year) only as the husband cannot work. The oldest son (15) has just started working at a hotel as an intern of cook.
- They have a house and a residential land owned by her husband. She has two hens.
- She receives BISP cash support of 4,800 PKR every three months for two years. She has received cash supports six times so far.

<Home-Based Work>

- She started HBW at the age of 15, and learnt techniques of ralli from her mother, and ones of embroidery from her sisters. She had training at SRSO.
- She sells ralli products to customers directly. She gets information of customers through Ms. Hooran who is a leader of BDG. She also sells embroidery products to SRSO, Sabah Pakistan, and Indus Heritage.
- She worked in a cotton field for picking cotton for one month five or six years ago. She did not continue the job because she could not have enough works from the field.

FHBW #5 (22)

<Background>

- She was born in Moorani village of Shikarpur district. She never lived in other areas.
- She is Sindh, and Islam. She can speak Sindh only.
- She graduated from a primary school in the village. She can read newspaper, but cannot write. She can do addition, subtraction and division, but not multiplication.
- She is a member of BDG made by SRSO. She has worked in the group for seven years.

<Family>

- She is single, and live with her parents, two sisters and four brothers. She is the first child.
- Her father works for a post office of government.
- Her mother has worked on HBW (ralli product), but currently does not work because she is busy with other house chores.
- Her sister (18) also completed a primary school and now works on HBW. She is also a member of BDG.

<Household economy>

- Her father earns 300,000 PKR (25,000 per month) in one year from the work of post office.
- Her brother works at a factory in Karachi, and bring his earning (264,000 PKR) to her house in one year.
- She earns 7,000 PKR, and her sister earns 5,000 PKR from HBW in one year.
- She lives in a house owned by her father. They have agricultural land of 30 acre owned by his grandfather. They have two cattle and seven buffaloes. Her father owns a fishing pond as well. They also have a TV.
- She can spend 1,000 PKR in one month for buying shampoo, soap and cosmetic. She does not have any power to decide on expenditure of households.

<Home-Based Work>

- She started HBW at the age of 14, because she was eager to work. She learned skills from her anti and two NGOs (SRSO and Saba Pakistan)
- Her father is against her working, even working inside house. He says that he earns money for her, and it is his responsibility. He scolds her sometime, but she cannot reply and keeps silent and hides her face at such moments.
- Even though her father opposed to her working, she keeps working because she wants to get success and achievement, and keep learning to improve her skill. She feels satisfaction and happiness when she goes outside, and works together with other members. She feels honor of being working, which motivates her to keep working. She said that her face shines when she goes outside and works together with members.
- Since being a member of BDG, she became able to find her mistakes having advice of other members, and practice new skills in the group.

<Loans for her father>

- In the last year, her father bought a used car. They have six installments for payment. At the initial payment, they needed 115,000 PKR. He sold his motorbike at 35,000 PKR, and got 30,000 PKR from his kamatie. She also got a loan of 50,000 PKR from SRSO based on his request.
- She again wants to use a loan of 50,000 PKR for her father because he is now constructing his “autaak” (gathering place).

Check of the supervisor(✔)	Check of Japanese member(✔)	Sample Number#

The Project of Improvement of Livelihoods and well-being of Female Home Based Workers in the Informal Economic Sector in Sindh Province (Phase I)

Questionnaire Sheet

Date of interview	
Name of interviewer	

Part 1: Basic Profile

0. Category of the respondent Have you ever received any support from the partner organization (WDFP or SRSO)	☐ Yes (Target FHBWs) ☐ No (Non-target FHBWs)

1.	Name of the respondent		
2.	Age of the respondent		
3.	Marital Status of the respondent	☐ Single (unmarried) ☐ Married	☐ Widow ☐ Divorced ☐ Separated
4.	Are you the family/household head?	☐ Yes ☐ No	
5.	If "No" above, what is your relationship to your household head?	☐ Spouse (husband/wife) ☐ Son/Daughter ☐ Son in law/ Daughter in law	☐ Grandchild ☐ Father/Mother ☐ Brother/sister ☐ Other
6.	Ethnicity of the respondent	☐ Sindhi ☐ Pakhtoon ☐ Baloch ☐ Urdu speaking	☐ Punjabi ☐ Shina ☐ Saraiki ☐ Other (Specify:
7.	Religion of the respondent	☐ Islam ☐ Hinduism	☐ Christianity ☐ Other (Specify:
8.	Which language can you speak? (*multiple choice possible)	☐ Urdu ☐ Sindhi ☐ Hindlko ☐ Pushto ☐ Kashmiri ☐ Punjabi	☐ Balochi ☐ Saraki ☐ Gojri ☐ Khawar ☐ Pahari ☐ Other ( )
9.	For how many years do you live here?		

10. List household members **including the Respondent** (Household members are immediate family sharing income including dependent members such as children and elderly.)

10-1. Sex 1 Male 2 Female	10-2. Age	10-3. Relationship to head 0 Respondent 1 Head 2 Husband/wife 3 Child 4 Grandchild 5 Niece/nephew 6 Father/mother 7 Sister/brother 8 Son/daughter in law 9 Brother/sister in law 10 Grandfather/mother 11 Father/mother in law 12 Others	10-4. Occupation (*Multiple choice possible) 1 Home Based Work 2. Construction labor 3 Factory worker 4 Government, parastatal 5 Private enterprise 6 Maid servant 7 Teacher, professor 8 Agriculture 9 Livestock 10 Others 11 No occupation 12 Student	10-5. Members who are working as home-based worker 1 Mainly working as home-based worker 2 Supporting home-based works 3 Not involving in home-based work	10-6. Educational status of the members 1 Illiterate 2 Below primary 3 Primary school 4 Middle school 5 Matric 6 Inter-mediate 7 Diploma/certificate 8 BA/BSc 9 MA/MSc 10 Other	10-7. Does child go to school currently? 1 Yes 2 No *Please ask to only children at school age.

11. Basic literacy (reading) Can you read a newspaper?	☐ Yes ☐ No	
12. Bask literacy (writing) Can you write a simple letter without any help?	☐ Yes ☐ No	
13. If the answer is “Yes” above, what language can you read and write?	☐ Urdu ☐ Sindhi ☐ English	☐ Other ( )

14. Numeracy skill:		
14-1. Can you do addition of double digits?	☐ Yes	☐ No (I don' know)
14-2. Can you do subtraction of double digits?	☐ Yes	☐ No (I don' know)
14-3. Can you do multiplication?	☐ Yes	☐ No (I don' know)
14-4. Can you do division?	☐ Yes	☐ No (I don' know)
14-5. Can you do all four calculations above verbally or writing *Multiple choice possible	☐ Verbally	☐ Writing

Part 2: Home-based work

<Product>

15. How many types of products do you make?	
16. How many persons (contractors/NGOs/middlemen/customers/wholesalers/retailers) do you deal with, in total?	(Persons)

17. Please tell us your **main three types** of home-based works among your product types.

	17-1. Category of products 1 Stitching 2 Embroidery 3 Embellishment 4 Adda work 5 Cropping 6 Patch work 7 Incense making 8 Candle making 9 Block printing 10 Jewelry making 11 Food products 12 Milk products 13 Paper products 14 Other	17-2. Description of the product type (*write down briefly)	17-3. Nature of work 1 Own account self employed 2 Worker paid regular salary 3 Piece-rate worker 4 Unpaid family worker	17-4. To whom do you deliver your product? 1 Middleman 2 Wholesaler 3 Retailer 4 NGO 5 Directly to consumer 6 Enterprise (designer) 7 Other
No.1				
No.2				
No.3				

<Middlemen>

18. If you deliver your products to middleperson-please tell us relationship with middleperson:		
18-1. Gender and number of middleperson	Gender	Number (person)
	Male	
	Female	
18-2. Relationship with middleman who trade with you most frequently	☐ Family ☐ Relative ☐ Same Biradari	☐ Friend ☐ Neighbor ☐ Other (specify:
18-3. How long do you keep the business relationship with the middleperson who you deal with mainly? (months, years)		

19. Please tell us name and contact information of the middlemen. (*important for following survey!!)	Name	Phone number
20. Please tell us name and contact information of the realtors. (*important for following survey!!)	Name	Phone number
21. Do you play a role of middleperson while you are working as home-based worker?	☐ Yes ☐ No	

<Production>

22. Please tell us your ~~production~~ sales volume and remunerations about the three main product types				
22-1. Unit		22-2. Unit price	22-3. (No. of Unit) Total ~~Production~~ sales of the last 3 months	22-4. Total amount of sales in the last 3 months(PKR) 22-2×22-3=22-4
No.1				
No.2				
No.3				

NOTE: Please write the "numbers of units" in 22-3. If the respondent cannot answer the numbers of units in 22-3, you can ask "the total amount of sales" (PKR) in 22-4.

<Contract>

23. Do you have an agreement specifying the rate, and amount of production with your employer, middlemen, NGOs or enterprise?	☐ Yes, written ☐ Yes, but verbal ☐ No
24. If your answer is "Yes" above, have you ever experienced any differences in agreed terms and conditions when you dealt with employer, middlemen, NGOs, or enterprise?	☐ Yes ☐ No

<Remuneration>

25. Who decides the unit price (rate of remuneration) in most cases?	☐ Myself ☐ Middlemen/retailors ☐ NGOs ☐ Employers ☐ Jointly ☐ Other (specify:)	
26. Have you ever negotiated to increase the unit price? If answer is NO, please specify why you've never negotiated.	☐ Yes, and I successfully increased the price ☐ Yes, but I failed to increase the price ☐ No, because ( )	
27. When do you receive your remuneration in most cases?	☐ Advance payment ☐ At delivery ☐ 7 days after delivery ☐ 14 days after delivery	☐ 30 days after delivery ☐ More than 30 days after deliver ☐ Regular payment (daily, weekly) ☐ Not fixed

28. How regularly did you receive your remuneration for your work in the last 12 months?	☐ More than once in a month ☐ At least once in a month ☐ Less than once in a month
29. Do you keep a record of remuneration?	☐ Yes ☐ No, because ( )

<Working day and time>

30. How many days did you work in the last week?	
31. On an average, how many hours did you work per day in the last week?	
32. Was the last week is a busy period?	☐ It was busy period ☐ It was ordinary period ☐ It was quiet period
33. Do you keep a record of your working time?	☐ Yes ☐ No, because ( )

<Procurement>

34. Who buys raw material and tools/machinery (e.g. stitching machine, scissor) for your work?	☐ Myself ☐ Husband or other family members ☐ Middlemen/retailors ☐ NGO ☐ Employer ☐ Customer ☐ Others (specify:)			
35. Who pay for the cost of raw material and tools/machinery (e.g. stitching machine, scissor) for your work?	☐ Myself ☐ Husband or other family members ☐ Middlemen/retailors ☐ NGO ☐ Employer ☐ Customer ☐ Others (specify:)			
36. Do you own equipment for your HBW in your household?	☐ Yes ☐ No			
37. if your answer is "Yes" above, what equipment do you own? (Open Answer)				
38. Have you ever calculated the total amount of your work costs (such as raw material, tool/machinery, labor) for your products?	☐ Yes ☐ No (because)			
39. How much did you pay for following items in the last 3 months? (PKR)	Raw material	Equipment	Labor fees	Others[1]
Product No.1				
Product No. 2				
Product No. 3				

NOTE: Please refer to the question #22. If the respondent did not spend any cost, please put zero"0".

[1] "Others" include transportation, exhibition fees and packing, but exclude utility fees (electricity, water, gas).

<Experience and information>

40. Age when you started working as HBW		
41. Training/guidance/mentoring received from: (*Multiple choice possible)	☐ Mother, sister ☐ Father, brother ☐ Friend, neighbor ☐ Private training center	☐ Govt. training center ☐ NGO ☐ Internet, YouTube ☐ Nobody ☐ Other (Specify:)
42. If you have received training from private training center, governmental center or NGO, what are the names of the institutes? You can answer name of all training intuitions you have attended in the past.		
43. How do you improve your skill continuously?	☐ I never think about improving my skill ☐ I do nothing special to improve my skill ☐ I take guidance from my family or friends ☐ I keep learning from group leader ☐ I keep learning from NGO staff ☐ Others (specify:)	
44. From whom do you get information on works (such as order information)? (*Multiple choice possible)	☐ NGO ☐ Middlemen/retailor ☐ Friends/Neighbor	☐ Family member ☐ Other (specify:
45. To whom do you consult with when you have trouble in your work? (*Multiple choice possible)	☐ Staff of NGO ☐ Group leader ☐ Friends/Neighbor	☐ Family members ☐ Other (specify: ☐ I don't consult with anybody
46. How do you communicate with others outside your house for consultation on any issue regarding your work? (*Multiple choice possible)	☐ Visit the house/office of the concerned person ☐ Call the persons through mobile phone ☐ Text messaging through mobile phone ☐ WhatsApp ☐ Send a message through a friend or a relative ☐ Send a letter ☐ Other (specify:)	

<Financial management>

47. Do you or your family manages (spend/save) income earned from your work separately from other incomes (such as husband's or other family members' income)?	☐ Yes, income from my works is managed <u>separately</u> from other incomes ☐ No, income from my works is managed <u>jointly</u> with other incomes ☐ I partially contribute to the family income from my income, and then keep some for myself/my children or any other unforeseen future need.
48. How do you or your family spend your income from home-based works? (*multiple choice possible)	☐ Daily consumption (food, grocery) ☐ Educational fees ☐ Medical bills ☐ Housing bills ☐ Repayment of loan ☐ Saving for future ☐ Marriage preparation of myself (saving for Dowry) ☐ Marriage preparation of daughter or other relative ☐ Preparation of other social events such as Eids ☐ Purchasing livestock ☐ Purchasing other asset (specify:) ☐ Other (specify:)
49. Can you spend your income on what you want as you want?	☐ Yes, I can do it ☐ Yes, I can do it to some extent with the money that I keep with myself ☐ Indirectly Yes, as my family members consult me before using the money on family

	☐ No, my family members decide without asking for my permission/consultation

<Good point and challenges>

50. What are good points of your work for you? (*multiple choice possible)		☐ I feel comfortable working inside my house ☐ I can manage domestic chores while working from home ☐ I can take care of children/the elders ☐ I can have my own money ☐ My husband allows it (not allows to work outside) ☐ Other (specify:
51. What are your challenges or constraints in working as home-based worker? (*multiple choice possible) <u>Please select critical issue and circle the answer (○) up to five.</u>	Work	☐ Over burden with other works such as domestic chore ☐ Long working hours ☐ Low remuneration ☐ Unpredictable earning ☐ High cost of raw material ☐ High cost of transportation ☐ Irregular order ☐ Decreasing order ☐ Delay in payment ☐ Refusal of payment ☐ Failure to meet deadline ☐ Breach of agreement ☐ Exploitation of middlemen (reduction in wages, work)
	Market	☐ Low level of my skills or techniques to improve quality of products ☐ Restricted mobility (no transportation or cost of using transport is high) ☐ No information on market (I don't know where to sell products on better price) ☐ Cannot go to market on my own, have to be accompanied by someone
	Environment	☐ Lack of space for my work ☐ Lack or insufficient tools/machines needed for production ☐ Unhealthy and poor working condition ☐ Health hazard ☐ Insufficient or irregular electricity supply ☐ Irregular water supply
	Others	Specify:

<Involvement of male and other family members>

52. Does your male and other family members support your work? (*Please tick✓if the answer is Yes)	Husband	Mother in law	Father in law	Other male members
53. If the answer is "Yes" above, how does your husband and other family members support you? (*Open answer)				
54. If the family members listed above opposes to your work, what do you think is the one main reason? (*Open answer)				

<Legislation>

55. Have ever heard anything about "Home Based Worker policy or/and act"?	☐ Yes ☐ No / I don't know

Part 3: Household Economy

56. What is the income sources of your household? (*List from most important ones)

	56-1. Main means of livelihood and income source 1 HBW (Home Based Work) 2 Construction labor 3 Factory worker 4 Government, parastatal 5 Private enterprise 6 Maid servant (domestic worker) 7 Teacher, professor 8 Agriculture 9 Livestock 10 Remittances 11 Other	56-2. How much is **salary or cash income (actual earning after deducting cost)** from this income source in the last 12 months *NOTE: Please get the Respondent's estimated amount (no need to get accurate figure)	56-3. Who are the primary earner from this source? 1 Respondent 2 Husband/wife 3 Son/Daughter 4 Son/Daughter in law 5 Father/Mother 6 Sister/Brother 7 Others	56-4 Type of the income source 1 stable 2 casual/seasonal
Top1				
Top2				
Top3				
Top4				
Top5				

57. Please tell us situations of assets in your household

House	☐ Owned by Respondent	(Number)
	☐ Owned by other immediate family members	(Number)
	☐ Rented	(Number)
	☐ Government house	(Number)
	☐ Other ( )	(Number)

Residential land	☐ Owned by Respondent ☐ Owned by other immediate family members ☐ Rented ☐ N/A	(Yard) (Yard) (Yard)
Agricultural land	☐ Owned by Respondent ☐ Owned by other immediate family members ☐ Rented ☐ N/A	(Acre) (Acre) (Acre)
Other lands (Non-agricultural land)	☐ Owned by Respondent ☐ Owned by other immediate family members ☐ Rented ☐ N/A	(Yard) (Yard) (Yard)
Livestock	☐ Cattle/Cow ☐ Buffalo ☐ Goat ☐ Sheep ☐ Camel ☐ Poultry/chicken ☐ N/A	(Number) (Number) (Number) (Number) (Number) (Number)

58. In your house, do you manage the household accounts (family budget) solely?	☐ Yes ☐ No	
59. If your answer is "No" above, who manage the household accounts?	☐ The household head manages it solely ☐ The household head manages it in consultation with family members ☐ Members manage jointly ☐ Each member manages his/her account individually ☐ Other ( )	
60. In your household, did you or other members write/record household accounts ("income and expenditure") in the last 12 months?		☐ Yes ☐ No
61. Who recorded the accounts?	☐ Respondent ☐ Husband ☐ Son ☐ Daughter	☐ Father ☐ Mother ☐ Brother ☐ Sister ☐ Other ( )
62. How is your balance of monthly household income and expenditure like currently?	☐ I don't know ☐ In deficit so much ☐ In deficit slightly	☐ Break-even ☐ In surplus slightly/making some profit ☐ In surplus a lot/making a good profit
63. How much can you spend from your free will by yourself in one month?	(PKR)	
64. On what items do you spend the money mainly? (Open answer)		

65. Who decides on how to spend money in your house on following items:				
Item of expenditures (*Please tick✓)	Respondent	Head of Family	Jointly	Other (Specify)
Food, water, beverage, tobacco				
Apparel, textile, foot wear				
Education				
Housing				
Health				
Transportation				

Part 4: Food Security

66. In the past one year, did you worry that your household would not have enough food?	☐ Yes ☐ No	
67. Are there any particular months when you worry that your household would not have enough food?	☐ No, there are no any particular months ☐ January ☐ February ☐ March ☐ April ☐ May ☐ June	☐ July ☐ August ☐ September ☐ October ☐ November ☐ December ☐ Specific occasion (Specify:
68. In the past one year, was there any household member who had to skip meals or to reduce the amount of food eaten per meal?	☐ Yes ☐ No	
69. How often did this skipping meal or reducing the amount of food eaten happen in your household in the past one year?	☐ Rarely (once or twice in one month) ☐ Sometimes (three to ten times in one month) ☐ Often (more than ten times in one month)	

Part 5: Financial access

<Financial needs for HBW>

70. Have you ever been short on money that you needed for your work such as for buying raw material/tool/machine, going to market on bus/taxi?	☐ Yes ☐ No
71. To the respondent who answered "Yes" above: What kind of actions did you take when you faced the difficulty? (*Open answer)	

<Basic financial literacy>

72. Do you know which financial services are provided by financial institutions? (*Multiple choice possible)	☐ I don't know ☐ Loan ☐ Saving account	☐ Remittance (receiving or sending money, such as "Easy Pesa") ☐ Insurance ☐ Others
73. Do you know what "interest on loan" is? (*If the respondent answered some correct explanations, please tick "Yes")	☐ Yes (correct) ☐ No (not correct)	
74. Do you know what documents are necessary to take loan from financial institutions?	☐ Yes (such as copy of CNIC, bank guarantee, property guarantee, jewelry guarantee) ☐ No	

<Usage of bank account and financial institutions >

75. Does your family have a bank account?	☐ Yes, we have one bank account ☐ Yes, we have more than one bank account ☐ No	
76. What is the name of financial institutions (bank) in which your family has an account?		
77. Under which family member, the bank account is registered?	☐ Respondent ☐ Husband ☐ Son ☐ Daughter	☐ Father ☐ Mother ☐ Brother ☐ Sister ☐ Other ( )
78. How much money/saving do you currently have in the bank account?	(PKR)	☐ I don't know ☐ I don't want to disclose
79. If you have **your own bank account**, did you withdraw or deposit some cash in your bank account in the last 12 months?	☐ Yes ☐ No	

80. Do you use ATM currently?	☐ Yes ☐ No	
81. How often do you go to the financial institution ((bank/ATM, microfinance institution)	☐ I don't go, but staff/agent come to my place ☐ I don't go ☐ I seldom go	☐ Weekly ☐ Biweekly ☐ Monthly ☐ Quarterly ☐ Biannually ☐ Annually
82. How long do you take to reach the nearest financial institutions (bank/ATM, microfinance institution)	(Minutes)	
83. How do you go to the nearest financial institutions (bank/ATM, microfinance institution)?	☐ On foot ☐ Rikisha ☐ Motorbike	☐ Bus ☐ Bicycle ☐ Others (specify:

<Loan>

84. Have you ever taken any loan?	☐ Yes ☐ No, I have never applied/tried ☐ No, I have applied but was refused		
85. If you took loan in the last 12 months, please tell us the details:			
85-1 Source 1 Bank 2 NGO/Microfinance institution 3 middlemen 4 relatives 5 friends 6 money lender 7 merchant 8 landowner 9 others	85-2 Main purpose 1 HBW (for my work) 2 Other work 3 Food consumption 4 Education 5 Health 6 Other daily consumption 7 Death of family/relatives 8 Wedding fees 9 Other social expenditure 10 Agriculture, 11 Livestock, 12 Debt payment 13 Other	85-3 Loan amount (PKR)	85-4 Are you satisfied with the loan service? 1 Extremely satisfied 2 Very satisfied 3 Moderately satisfied 4 Slightly satisfied 5 Not at all satisfied
86. How much in total does your household currently owes to others? (borrowing) PKR			
87. How much in total is owed by others to your household? (lending) PKR			
88. To all respondent: Do you want to apply for loan within this year?	☐ Yes ☐ No	☐ I don't know	
89. If the answer is "Yes" above, what is the purpose, and how much do you want to take loan?	Purpose	Necessary amount (PKR)	

<Saving>

90. Have you ever done any-saving practice?	☐ Yes ☐ No, I have never applied ☐ No, I have applied but was refused

91. If you did saving practice, please tell us the details that you used in the last 12 months:

91-1 Service provider	91-2 Main Purpose	91-3 Total amount of deposit	91-4 Are you satisfied with the saving service?
1 Bank 2 NGO 3 Kamatie 4 **Cash at house** 5 Others (*Specify)	1 Education 2 Marriage 3 House renovations 4 Land purchase 5 Home construction 6 Business start-up 7 Business expansion 8 Preparation for emergency 9 Other		1 Extremely satisfied 2 Very satisfied 3 Moderately satisfied 4 Slightly satisfied 5 Not at all satisfied

92. To all respondent: If microfinance bank or regular bank provides saving account services, do you want to use it?	☐ Yes, I am using it (want to continue) ☐ Yes, I want to use it	☐ No ☐ I don't know
93. If the answer is "Yes" above, what purpose do you want to use saving account services for? (*Multiple choice possible)	☐ Education ☐ Marriage ☐ House renovations ☐ Land purchase	☐ Home construction ☐ Business start-up ☐ Business expansion ☐ Preparation for emergency ☐ Other (specify:
94. If the answer is "No" above, what are the reasons for not wanting to use it? (*Multiple choice possible)	☐ I don't know about saving account services ☐ I don't have enough money ☐ I don't trust microfinance banks/regular banks ☐ It takes long time for procedure ☐ Others (specify:	

<Kamatie>

95. If you use kamatie[2] for saving purpose, please tell us your kamatie:

95-1.Numbers of members of kamatie		
95-2. Relationship of members among themselves (*Multiple choice possible)	☐ Neighborhood, ☐ Friend ☐ Relative	☐ Same Biradari ☐ Members of the workers' group/union ☐ Other ( )
95-3. Kamati contribution of each member at one time/month (PKR)		(PKR)

[2] Urdu word meaning, agreed fixed amount is pooled by all members on a fixed date/day each month; accumulated pooled amount is given to one member with mutual consent; & each month this cycle is repeated until such a time that each member gets the accumulated pooled contribution of members once in the entire cycle

<Remittance (money transfer)>

96. Have you ever used services of remittance (sending and receiving money)?	☐ Yes ☐ No
97. To respondents who answered "No" to #96: If you can use service to receive money from someone far away, or send your money to persons who are away from you, do you want to use it?	☐ Yes ☐ No ☐ I don't know

98. If your answer is "Yes" above, please tell us your needs

98-1 Purpose 1 To receive 2 To send	98-2 Amount to receive/send (PKR)	98-3 Person who receive/send the remittance 1 Family 2 Relative 3 Business partner 4 Other

99. To respondent who answered "Yes" to #96: Please tell us the details that you used in the last 12 months:

99-1 Purpose 1 To receive 2 To send	99-2 Average amount for remittance at one time (PKR)	99-3 Means of remittance 1 Cellphone 2 Internet/online banking 3 Agent/kiosk/shop 4 Bank counter 5 Franchise	99-4 Person who receive/send the remittance 1 Family 2 Relative 3 Business partner 4 Other	99-5 Are you satisfied with the remittance service? 1 Extremely satisfied 2 Very satisfied 3 Moderately satisfied 4 Slightly satisfied 5 Not at all satisfied

100. To respondent who selected "Not at all satisfied" above: how should the current services be modified to make you satisfied?	☐ Charge fee to be decreased ☐ Procedure to be made easy to understand and follow ☐ Necessary time for procedure to be decreased ☐ Long distance from house to a service facility ☐ Security situation around ATM/bank to be improved ☐ Languages on ATM/bank to be understood ☐ Other (specify:

<Insurance>

101. Have you ever used services of insurance?	☐ Yes ☐ No, I have never applied ☐ No, I have applied but was refused

102. If you bought insurance in the last 12 months, please tell us the contents:

102-1 Service provider (Name of Bank, or Company)	102-2 Main Purpose 1 Livestock loss 2 Agricultural loss 3 Health 4 Life 5 Education 6 Other	102-3 Insurance fee	102-4 Insurance coverage	102-5 Are you satisfied with the insurance services? 1 Extremely satisfied 2 Very satisfied 3 Moderately satisfied 4 Slightly satisfied 5 Not at all satisfied

103. To all respondent: If microfinance institution or bank provides insurance, do you want to use it?	☐ Yes, I am using it (want to continue) ☐ Yes, I want to use it	☐ No ☐ I don't know
104. If the answer is "Yes" above, what purpose do you buy the insurance? (*Multiple choice possible)	☐ Tool/machinery loss coverage ☐ Livestock loss ☐ Agricultural loss ☐ Health ☐ Accidental injury	☐ Disability coverage ☐ Life/maternity ☐ Education ☐ Others (specify:
105. If the answer is "No" above, what are the reasons for not wanting to use it? (*Multiple choice possible)	☐ I don't know about insurance ☐ I don't know who provide the service ☐ I don't know how to choose a good insurance company ☐ I don't know how much insurance company would contribute to my insurance cover ☐ I don't have enough money ☐ I don't trust insurance company ☐ It takes long time for procedure ☐ Others (specify:	

<Mobile, IT literacy >

106. Are mobile phones available and personal computer in your household? (*Tick if available)	Mobile phone	Personal Computer	
	☐ Available	☐ Available	
107. If a mobile phone is available in your household, which family member has mobile phone (normal/smart phone) in his/her name? *Note: confirm who has ownerships	Family members who have the ownership (registration name)	Number of normal mobile phone	Number of smart phone
	Respondent		
	Husband		
	Son/Daughter		
	Father/Mother		
	Brother/Sister		
	Others		
108. Do you use following services or programs? (IT literacy) (*Multiple choice possible)	☐ Short message services (SMS) on mobile phone ☐ WhatsApp ☐ Internet search ☐ Facebook ☐ Online shopping (buying or selling products) ☐ Mobile banking/mobile money ☐ E-mail ☐ Computer skill (such as Microsoft "Word" and "Excel")		

<Social security>

109. Do you have CNIC?	☐ Yes ☐ No
110. Do you have Benazir Income Support Card?	☐ Yes ☐ No
111. Have you received any cash support (stipend) and/or food support from government or private organizations?	☐ Yes ☐ No

Part 6: Involvement in a group or NGOs / organization

112. Do you participate in group activities or any other activities of organization to increase your income or skills for HBW?	☐ Yes ☐ No	
113. What is name of the organizations that you are involved in?		
114. To respondent who answered "Yes" above: What kinds of support did you receive from the organizations? And, among these supports, what was useful for you? (*multiple choice possible)	I received (tick✔)	Useful for me (tick✔)
Technical (skill) training		
Literacy training		
Gender training		
Awareness training on workers' right		
Provision of equipment		
Provision of loan		
Group saving or other saving activity such as committee		
Market development		
Exhibition		
Business management training		
Others (specify:		
115. (If the respondent is involved in a group or NGOs activities, what kind of activities do you join in currently? (*Open answer)		
116. If the respondent does not involve in a group or NGOs activities, what is the reason that you have <u>not participated in activities of</u> any groups and organization? (*Open answer)		

Part 7: Gender

117. Do you have to ask permission of male members to go to:		
	Do you need permission?	Can you go alone?
local health center/hospital/dispensary	☐ Yes ☐ No	☐ Yes ☐ No
home of relative or friends in the same village or neighborhood?	☐ Yes ☐ No	☐ Yes ☐ No
home of relative or friends outside of the village?	☐ Yes ☐ No	☐ Yes ☐ No
neighborhood shop	☐ Yes ☐ No	☐ Yes ☐ No
To the community center (if any)	☐ Yes ☐ No	☐ Yes ☐ No
118. Have you ever visited any market?	☐ Yes ☐ No	
119. If your answer is "Yes" above, with whom did you go to the market?	☐ Alone ☐ With husband/father/son ☐ With other family members	☐ With neighbors ☐ With group leader ☐ With others (specify:
120. How long did it take to reach the market?	(Minutes)	
121. Did you face any difficulty when you go to market?	☐ Yes (Specify:) ☐ No	

Part 8: Perceptions

122. Are you willing to attend education or training related to your work?	☐ Yes ☐ No	☐ I don't know

123. Are you interested in group activities with your neighboring women for learning how to improve your business and/or acquire skill?	☐ Yes ☐ No	☐ I don't know
124. What kind of activities do you want to do? (*Open answer)		
125. If you participate in group activities such as training, what time is the most convenient for you?	☐ 9:00-12:00 ☐ 12:00-14:00 ☐ 14:00-16:00	☐ 16:00-18:00 ☐ Others(specify:
126. Are you satisfied with your income from home-based work?	☐ Yes	☐ No
127. How much per month increase do you want in your income from your home based work? (PKR)		

Appendix 4: Survey team

Table: Survey team of the subcontractor

PRA		
Karachi	Main Facilitator	・Ms. Farhat Fatima (The Pakistan Institute of Labour Education & Research: PILER)
	Second Facilitator	・Mr. Mohmmad Adnan Waris
	Assistant Facilitator	・Ms. Naba Khan
Sukkur	Second Facilitator	・Mr Ali Hassan Mehar
	Assistant Facilitator	・Ms. Saima Anwar
Questionnaire interview		
	Supervisor	・Ms. Ume Laila Azhar (HomeNet Pakistan)
Karachi	Enumerator	・Ms. Shela Rizwan
	Enumerator	・Ms. Nida Yousaf
	Enumerator	・Ms. Irfana Jabbar
Sukkur	Enumerator	・Mr. Asif Ahmad
	Enumerator	・Ms. Mehreen Rajpot
	Enumerator	・Ms. Mukhtair Hashmi

Table: Survey team from the project team

Overall supervision & Individual interview	Japanese expert	・Ms. Hiroko Matsuki
	Japanese expert	・Ms. Kiyoko Sandambatake
	Japanese expert	・Ms. Noriko Hara
	Interpreter	・Mr. Noman Ali
	Interpreter	・Ms. Nija Waqar
	General coordinator	・Dr. Hafeez Shaikh
	Project assistant	・Mr. Hamid Ali

Appendix 5: Participant lists of PRA sessions

<Baldia>

Day1: September 21, 2017

Venue: WDFP Baldia center

<Female participants>

Sr. No	Age	Sample group	Living location	Product category
1	40	Target FHBW	Balidia Town	Food making
2	19	Target FHBW	Balidia Town	Stitching
3	22	Target FHBW	Balidia Town	Foil product
4	38	Target FHBW	Naval colony	Beautician
5	40	Target FHBW	Balidia Town	
6	24	Non-Target FHBW	Balidia Town	Food making
7	30	Non-Target FHBW	Balidia Town	Stitching
8	24	Non-Target FHBW	Balidia Town	Jewelry box
9	24	Non-Target FHBW	Balidia Town	Beautician
10	40	Non-Target FHBW	Balidia Town	Stitching, embroidery
11	35	Non-Target FHBW	Balidia Town	Embellishment
12	17	Non-Target FHBW	Balidia Town	

Day2: September 23, 2017

Venue: WDFP Baldia center

<Male participants>

Sr No	Age	Living location	Occupation
1	33	Baldia Town	Printing (factory)
2	17	Baldia Town	Student
3	35	Baldia Town	Printing factory
4	17	Baldia Town	Tailor
5	17	Baldia Town	Football player
6	20	Baldia Town	Boring/ drilling
7	16	Baldia Town	Student
8	21	Baldia Town	Student
9	52	Baldia Town	Business of dates
10	36	Balida Town	Factory

<Maripur>

Day1: August 23, 2017

Venue: WDFP Maripur center

<Female participants>

	Age	Sample group	Living location	Product category
1	36	Target FHBW	Maripur	Stitching
2	36	Target FHBW	Maripur	Stitching (teach others)
3	28	Target FHBW	Maripur	Stitching, embroidery, beautician
4	39	Target FHBW	Lyari UC 2	Stitching, embroidery
5	20	Target FHBW	Maripur UC 6	Decoration product
6	45	Non-Target FHBW	Maripur	Embroidery
7	23	Non-Target FHBW	Maripur	Embroidery
8	30	Non-Target FHBW	Maripur	Designing
9	32	Non-Target FHBW	Grex ,Maripur	Stitching, decoration product
10	30	Non-Target FHBW	Grex , Maripur	Stitching, embroidery

Day2: August 24, 2017

Venue: WDFP Maripur center

<Male participants>

	Age	Occupation	Living location
1	17	Factory worker	Grex, Maripur
2	36	Security Guard	Grex, Maripur
3	50	Maali /Gardner	Grex, Maripur
4	42	Unemployed /daily wage labor /artist	Grex, Maripur
5	16	Unemployed	Grex, Maripur
6	20	Professional singer /artist/selling caps as street vendor /shop keeper	Hawk bay Road Grex Maripur
7	19	Shop keeper /parchoon	Grex, Maripur
8	17	Factory worker on daily wage	Mosa para
9	18	Student (learning to sing)	Grex, Maripur
10	21	HBWs middleman	Grex, Maripur
11	39	daily wage labor	Grex, Maripur

<Sukkur>

Day1: September 11, 2017

Venue: SRSO HQ meeting room

<Female participants>

	Age	Sample group	Living location	Product category
1	45	Target FHBW	Arbab Mirbahar	Ralli
2	45	Target FHBW	Arbab Mirbahar	Ralli, shop owner
3	20	Target FHBW	Arbab Mirbahar	Ralli, embroidery
4	22	Target FHBW	Arbab Mirbahar	Ralli
5	17	Target FHBW	Arbab Mirbahar	Ralli, embroidery
6	40	Target FHBW (group leader)	Arbab Mirbahar	Ralli
7	16	Non-Target FHBW	Arbab Mirbahar	Ralli, embroidery
8	18	Non-Target FHBW	Arbab Mirbahar	Ralli, embroidery
9	16	Non-Target FHBW	Arbab Mirbahar	Ralli, embroidery
10	20	Non-Target FHBW	Arbab Mirbahar	Ralli
11	18	Non-Target FHBW	Arbab Mirbahar	Embroidery

Day2: September 12, 2017

Venue: SRSO HQ meeting room

<Male participants>

	Age	Occupation	Living location
1	48	Driver	Arbab Mirbahar
2	43	Labour (stone/rocks crushing)	Arbab Mirbahar
3	29	Labour daily wager (stone/rocks crushing)	Arbab Mirbahar
4	19	Construction Labour	Arbab Mirbahar
5	25	Labour daily wage	Arbab Mirbahar
6	60	Livestock business	Arbab Mirbahar
7	57	Factory worker in ice factory	Arbab Mirbahar
8	22	Unemployed (the disable)	Arbab Mirbahar
9	25	Labour daily wager	Arbab Mirbahar
10	23	Supervisor in Taj Hotel	Arbab Mirbahar
11	23	Clerk	Arbab Mirbhar

Appendix 8: Report on Life Management Skill Needs

Project for Improvement of Livelihoods and
Well-being of Female Home Based Workers in
the Informal Economic Sector in Sindh Province (Phase I)

Report on Life Management Skill Needs

April 2018

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Summary

Life management skills can be different according to target groups, situation, societies, culture, time and context. To identify life management skill needs of Female Homebased Workers (FHBWs) in the Project target area, the Project team conducted a small survey on life management skills. The survey was comprised of 1) quick review of existing training modules related to life management skills in Pakistan, 2) a field survey, and 3) supplementary interviews with FHBWs in the Project pilot area.

The survey found that there were several modules of life management skills for women and FHBWs that were useful for FHBWs. The Project, however, can make additional inputs on these modules by 1) including missing topics necessary for FHBWs, 2) making appropriate sequences of training topics according to the situation and needs of each FHBW 3) finetuning with actual situation of FHBWs in the plot area, and 4) making more active learning type training. Continuous coaching is necessary to change behavior of FHBWs, which the Project can work on to establish such mechanism along with developing a pool of coaching mentors through pilot activities. Capacity development and necessary supplementary materials for those mentors will also be areas of intervention by the Project.

The field survey and interviews with FHBWs identified the needs of FHBWs as to increase their awareness and knowledge of 1) financial management including life course planning and financial literacy, 2) work discipline, 3) women and career and 4) functional literacy. Social network of FHBWs needs to be expanded through connecting them with fellow FHBWs and external organizations and institutions. By fulfilling these needs, FHBWs and their families are expected to improve their livelihood in the end.

The Project can work on development of training packages and establishment of coaching mechanism in consideration of the findings mentioned above. Given the fact that high proportion of FHBWs has difficulty in reading and writing as well as prevalence of digital devices, utilization of audio-visual materials and digital devices can better be incorporated throughout development of whole process.

1. Life Management Skills

According to WHO, the term 'life skills' is defined as 'psychosocial abilities for adaptive and positive behavior that enable individuals to deal effectively with the demands and challenges of everyday life'[1].

Life skills are individual abilities to transform knowledge, attitudes and values into positive behavior whereas behavior reinforcement comes from external sources including social support, cultural and environment factors.

The contents of 'life management skills' can be different according to target groups, situation, societies, culture, time and context since challenges of everyday life are different in individuals, societies, culture, time and context. The training of life skills, therefore, are often called with the combination of specific topics like 'life skills-based health education', 'life skills-based peace education', 'life skills-based HIV & AIDS education' and so on. The training content is not only subject-specific but also contextualized in accordance with society and culture. The contents must be determined according to local context and need social support to reinforce behavioral change of individuals.

The other characteristics of life skill-based education is its participatory and active learning process. The method like group discussion, brainstorming, role play, games, debate and theater play are used to share their experiences and ideas and to practice the skills.

2. Life management skill module in Pakistan

2.1 Methodology

Several efforts have been made to impart life management skill trainings to adult women in Pakistan. The Project targets female home based workers (FHBWs) to improve their livelihood and well-being. Topics to be included in the training of life management skill is to be examined in the Phase-I of the Project. Being the situation, the Project team conducted stocktaking of existing life management skill training to learn contents of the existing training modules and shortcomings of them so that the Project could examine what needs to be included in the training program.

The Project team reviewed the training modules that targeted 'adult women' which was aiming for them 'to cope with issues in their everyday life'. Not only specific trainings for FHBWs but rather wide range of training modules were reviewed. Fifteen organizations who provide such training programs were visited and interviewed by the Project team. Some of training materials were collected for further analysis of contents[2]. (Attachment 1: List of materials collected)

[1] https://www.unicef.org/lifeskills/index_7308.html, Life Skills Education for Children and Adolescents in Schools, World Health Organization, 1997

[2] Not all materials were readily available in the form of publication. Some were prepared as simple hand out in word format and not available for further distribution. Some organizations were reluctant to share their materials.

2.2 Overview of the life management skill training

Topics dealt in the life management skill training program were ranged from general life management skills, reproductive health, women's rights, labor rights, literacy to financial literacy. Some program exclusively targets the youth and some are developed for FHBWs. Details of the program of each organization were described in the attachment 2. Summarized list of the program are in the table 1 below.

Table 1 List of the life skill training by contents

Contents	Target Audience	Organization
General life skills (Islamic Education, Social Norms, Rights and Duty, Health and Nutrition, Mental Health, Beauty, Maternal Health, Disaster prevention, Access to various scheme and facilities, How to reduce expenditure, Environment conservation etc.)	Adolescent and adult Illiterate persons (more than half are women)	Advancing Quality Alternative Learning Project (AQAL Project)
Reproductive Health	Adolescent women, Community members	Aahung, Shirkat Gah, Indus Resource Center (IRC), HANDS
Hygiene	Community members	HANDS
Labor's rights	FHBW, labors	NowCommunities, HBWWF, Legal Rights Forum,
Women's rights	FHBW, Women	Aurat Foundation, Legal Rights Forum
Life skills related to Business and Entrepreneurship	FHBW, Youth, Victims of violence against women	HomeNet, ECI, Aurat Foundation, IRC, The Citizens Foundation (TCF), Entrepreneurship and Community Development Institute (ECDI)
Financial Literacy Education	FHBW, Female workers, Farmers, Housewives	ECI, MAZAR[3]
Literacy	FHBW, Illiterate	Literate Pakistan, ECI[4]

(Source: The Project team)

[3] The financial education is conducted by MFIs and MF banks as well. In this table, the information is limited to those run by NGOs.

[4] There are several organizations imparting literacy trainings other than organizations listed in the table.

Topics important for adult women were widely covered. Each organization has different expertise. The types of these organizations are roughly divided into 2, i.e. those who develop contents, and those who deliver trainings to beneficiaries. The expertise of organizations who develop contents are ranged from reproductive health, gender, law, literacy to financial literacy.

The Project presumed that several topics were relevant for improvement of livelihood and well-being of FHBWs. They are business development, financial literacy, literacy and numeracy, and women and labor rights. The program of these modules will be looked into in the next section for further analysis.

2.3 Life management skill modules related to business development

For improvement of livelihood of women, several organizations including government organizations and NGOs are providing training on technical topics such as sewing and embroidery. In addition to such livelihood technical training, some organizations provide life skill training program to further facilitate women to utilize those acquired technical skills for earning income. Two examples of such modules are shown in the table 2.

Table 2 Overview of life skill modules related to business development

Name of the Project	Gender Equality Project	Strengthening Homebased Worker Groups
Organization	Aurat Foundation (Sidhar Society)	ILO (ECI)
Target Audience and Objectives	Economic rehabilitation of victims of violence against women	Organization of FHBWs
Duration	8 days (5 + 3 days)	10 days (5 + 5 days)
Topics	[5 days course] Positive change of behavior and attitude, Emotional control, Personality, Communication, Decision making, Time management, Household account management, Proper selection of occupation and necessary steps	[Entrepreneurship and Business] Finding business opportunities, Market research, Support for entrepreneurship, Feasibility survey and developing business plan, Value chain survey, Record keeping, Cost calculation
	[3 days course] Selection of occupation, Skills for entrepreneurship, How to make a business plan, Marketing,	[Life skill course] What is life skills?, Work ethics, Rights (Human rights, Home based worker's rights, Labor rights), Gender Stereotype,

	Procurement of raw materials, Cost calculation, Sales promotion, How to lend a loan for business, How to develop business proposal and plan	Values, Communication, Problem solving, Conflict management, Occupational hazards, First aid, Emergency contact, Collective communication, Bargaining, Time management

(Source) The project team

Topics were selected carefully and most of necessary topics were well covered in both modules. The modules included case studies of some topics that were effective for trainees to understand the contents. Meanwhile the Project team found that there are some rooms for improvement as mentioned below.

- It was not clear if the materials were for the use of either trainers or trainees. If the materials are for trainees, contents are difficult for some trainees to digest without supplemental materials. The trainers require to prepare such supplemental materials as well as a kind of teaching plans according to ground realities of trainees for better understanding of trainees. In the absence of such ready-made materials and teaching plans, effectiveness of trainings depends on capacity of each trainers.
- Some contents do not necessarily match with ground reality of trainees. Especially, the contents of business development contain activities that might not be practical for some trainees or can be practiced by only those who has high capacity such as business skills and higher educational attainment. The contents need to be finetuned with the needs of targeted trainees.
- The contents of labor rights and gender are general. It can be revised to more practical one. Caution is required to explain about labor rights since FHBWs are still not recognized as 'labor' in the labor law as of now.
- It was difficult to presume how the training was implemented only from materials available but the training program should not be only lectures, but include active learning sessions.
- The duration of training program is one-off and short. Follow up support might be required for trainees to implement them in their actual lives.
- One of factors why women remain as FHBWs is gender norms on women's occupation and limitation of movement. There are few topics touched upon on this issue in the modules. There is a room for including this topics.
- The targeted trainees are limited to women. There is no module targeted male family members and male community members, which might be hindering factors for change of behavior of women.

2.4 Life management skill modules related to financial literacy

Financial literacy training program are available not only by NGOs but also by micro finance institutions. In this section, financial literacy program developed for housewives (mothers) by ECI, one of organizations is reviewed.

Table 3 Overview of financial literacy module for housewives and mothers

Target audience	Housewives (Mothers)
Duration	2 days
Topics	House and Household responsibilities, Family income and expenditure, Family budget, Savings, Investment, Financial services (loan, savings, insurance, remittance), What is banks?, Bank account, ATM card, Mobile banking, Financial planning

(Source) The Project team

The contents were well-examined and necessary knowledge and information were covered, whereas the training duration was only for 2 days. It will be effective to conduct continuous follow-up and coaching with introduction of formats for household account record keeping for trainees in order to practice what they learn in the training program in their everyday lives. In addition, connecting trainees with actual services and service providers will also be necessary.

2.5 Life management skill modules related to literacy and numeracy

Certain percentages[5] of FHBWs are said to be illiterate. Functional literacy and numeracy will influence on financial record keeping, costs and profits calculation, making signature, productivities including proper measurement and quality control. A few governmental organizations conduct adult literacy programs for general purposes. The literacy program combined with business and entrepreneurship are reviewed, here.

Table 4 Overview of literacy module

Organization	Literate Pakistan	ECI
Target audience	Illiterate persons	Illiterate FHBW
Duration	3 months	5 days
Topics	Urdu alphabet and words, Arabic numerals and calculation, English alphabet and words	Urdu alphabet and words, Signature, Arabic numerals, Four basic arithmetic sign, How to use a calculator

(Source) The Project team

[5] The field survey of FHBWs by the project found 38% of them were illiterate.

A number of organizations use 3 months literacy modules and materials developed by the Literate Pakistan, whereas 5 days functional literacy and numeracy course developed by ECI was more specific and practically designed for FHBWs[6]. It applies calculators as well. The 5 days courses are quite short[7], thus, continuous practices and follow up must be required to master literacy and numeracy. Continuous practices of record keeping of business activities and household account record keeping with application of simple format might be effective for them to master literacy and numeracy. Jazz foundation[8] supports 'SMS based Literacy Program[9]', which can be one option for follow up as a post literacy program.[10]

2.6 Life management skill modules related to women and labor rights

In recent years, several pro-women laws were legislated in Pakistan[11]. Besides, Sindh government officially notified the homebased workers policy in May 2017. If legislation of this policy is completed and registration of HBWs are in place, HBWs will be recognized as 'a labor' in labor laws and become eligible for social security schemes. In the present situation, however, legislation have not been completed yet as of 2017. The Project, therefore, have to be careful of a way to explain about the policy, if this topic is included in a life management skill module of the Project.

As for pro-women laws, 'The Protection Against Harassment of Women at Work Place Act' are more closely related with the content of the Project. The caution, however, is required for explaining this act as well since the Act is only applied for formal sector employees[12].

Organization like 'Legal Rights Forum' and 'HBWWF' are conducting courses on labor laws and women's rights. The contents are mostly limited to the description of law itself, which can be modified into more understandable forms according to target groups' circumstances.

2.7 Other topics

The topics discussed in the above sections were useful for FHBWs whereas some topics were missing in the current modules that the Project can consider for a module to be developed in the Phase II.

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[6] The story included in the text book presents a model FHBW who can 1) make simple calculation, 2) check balance of household accounts and save money, 3) read electricity bill, 4) read tuition bill, 5) check income from HBW with a calculator, 6) record on to the household account keeping book with the help of a daughter.

[7] 5 days' trainings were regarded as insufficient so that additional 10 days follow-up trainings were organized. ('Project Completion Report')

[8] Jazz foundation was created as a part of CSR activities of Mobilink. It supports projects on education, health, environment and disaster relief.

[9] http://www.jazzfoundation.com.pk/our-program/make-your-mark-program/#1470047320158-0058b80d-1b3b

[10] The Project needs caution in selection of language for literacy courses. In Karachi, major language used is Urdu whereas Sindhi is widely used in Sukkur region. At the same time, English alphabet are widely used as official language. English is applied for the use of digital devises and financial institutions.

[11] See Column 'Pro-women law and WDD complaint cell'.

[12] Soonha Abro 'Legislation on Sexual Harassment: Issues in Implementation' in PILER 'Status of Labor Rights in Pakistan: 2014' 2014

- Digital Literacy: Digital device is one of the effective tools for women to access outside world. The Project can consider including digital literacy component in life management skill module.
- Photography: Online marketing and trading platform can be one of marketing tools for FHBWs. For the effective use of photos on online platform, a topic on how to take photos can be included in a module.[13]
- Gender: It is said that one of the reasons FHBWs have little choice but work as HBWs is patriarchy[14]. The existing module, however, does not touch upon this topic very much. They do not include fully the module that makes women aware about gender bias. Generally, training programs are addressed to women participants. The program on gender bias addressed to other household members and male community members are rarely found. It is worthwhile for the Project to examine including training contents that makes aware FHBWs and other household members on gender perspective of HBWs and informal employment[15].
- Hygiene: Textile products are targeted in the Project. Hygiene of working place and raw materials as well as personal hygiene affect quality of product. In case FHBWs are engaged with food business, hygiene is an essential topic to learn.

2.8 Summary: Challenges and possible area for the intervention of the Project

There are certain numbers of life management skill module available in Pakistan, many of them are useful for FHBWs. There are a few points that the Project can work on.

- Review of contents: The contents dealt with in the existing modules are well addressed to the needs of women. The Project, however, can review the content in light of 1) including missing topics necessary for FHBWs, 2) making appropriate sequence of training topics in order according to the situation and needs of each FHBWs, 3) finetuning with actual situation of FHBWs in the pilot area, and 4) making more active learning type of training.
- Strengthening capacity of trainers: The training materials were not clearly separated for trainers and leaners in some cases. Supplementary materials will be helpful for supporting trainers to deliver effective trainings. The Project can intervene in strengthening capacity of trainers with provision of such supplementary materials.
- Continuous coaching provision: Lecture type trainings are time-bound. The continuous follow-up is necessary to change behavior of participants. The Project can work on piloting coaching set up in the pilot activities to facilitate practicing life management skills of participants

[13] This was pointed by the staff of WDFP, a partner organization of the Project.
[14] Root for Equity 'Unacknowledged Treasures: The Home-based Women Labor of Pakistan' 2011
[15] In the work plan, the project team employ the strategy to avoid sensitive topics in the training program, such as gender topics. However, intervention on gender bias with caution would be effective.

Column 1: Unconditional Cash Transfer and Social Safety Program in Pakistan

Graduation approach is the holistic approach for the poorest to escape from extreme poverty. It is comprised of safety nets, livelihood support and financial service access sequenced to create pathways for the ultra-poor to graduate out of poverty.

The Project will work on livelihood support and financial service access enhancement for FHBWs whereas provision of safety nets is not an instrumental part of the Project. For the Project to examine a possibility of linking the ultra-poor FHBWs with the existing safety net schemes in Pakistan, the Project quickly reviewed the ongoing safety net schemes.

The three existing schemes were identified;

[Benazir Income Support Program (BISP)]

Launched in 2008, as a new flagship social safety net program in Pakistan operated by the Federal government. It has Rs. 115 billion annual budget with 5.4 million beneficiaries[16] as of 2017.

Unconditional Cash Transfer (UCT) is the core program of BISP. The eligible beneficiaries receive Rs. 1,000 per month. The selection of beneficiaries is based on the poverty score through simple household survey carried out by a third party on ad-hoc basis. It employs various modes of G2P (government to person) payments including smart card, debit card, mobile banking and biometric verification system. In addition to UCT, complimentary initiatives are under way, including Waseela-e-Rozgar (Technical & Vocational Training), Waseela-e-Haq (Micro-finance), Waseela-e-Sehat (Life & Health Insurance) and Waseela-e- Taleem (Primary Education).

[Zakat & Ushr Department]

Introduced as a system in 1980, Zakat funds are utilized to assist the needy, indigent, poor, orphans, widows, handicapped and disabled directly or through respective local Zakat Committees or indirectly through institutions. Under the 18th constitutional amendment, disbursement of funds has been devolved to the provincial government. Total volume of funds was Rs. 5303.53[17] million in 2016.

[Pakistan Bait-ul-Mal]

Established in 1992, Bait-ul-mal is a federal social safety program. The program had approximately 2.5 million beneficiaries over the country with Rs. 3132.39 million disbursement[18]in 2016. The main objective of the program is to provide financial assistance to the destitute, widows, orphans, invalids, infirm and other needy persons.

[16] bisp.gov.pk
[17] Ministry of Finance 'Pakistan Economic Survey 2015-16'
[18] Ministry of Finance 'Pakistan Economic Survey 2015-16'

Each scheme has different categories of financial assistances. The financial schemes that FHBWs under the poverty line can get benefits from are listed and compared in the table below.

Table Comparison of safety net scheme of 3 organizations

Organization	BISP	Zakat	PBM
Scheme for women	Unconditional Cash Transfer	Guzara Allowance	Individual Financial Assistance
No. Beneficiaries	1.7 million in Sindh	11,398 in Karachi West and South 2,911 in Sukkur	42 in Baldia 27 in Maripur 58 in Sukkur
Amount Beneficiaries Received	Rs. 1,000 per month	Rs. 1,000 per month	N/A
Duration	Not specified	1 year	Once in a year
Identification of beneficiaries	Third party HH survey	Through each local Zakat committee	First come first serve basis
Mode of Payment	Smart Card, Debit Card, Mobile Banking	ATM (Sindh Bank)[19]	Cross check
Other features		Applicable for Muslim only	Sewing Machine Assistance scheme is available. Community Center is in Maripur.

There are possibilities to link FHBWs who are eligible for the schemes with those organizations for them to follow the sequence of the graduation approach.

[19] In Punjab, payment is through easy-paisa of Telenor.

3. Needs of life management skill of FHBWs

International Center for Research on Women (ICRW) defines Women's Economic Empowerment as the state when she has both 1) the ability to succeed and advance economically and 2) the power to make and act on economic decisions[20]. This section analyses what gaps FHBWs face in these two abilities, and what types of life management skill-based program can be developed for them to fill the gaps.

3.1 Methodology

Aa part of the Project activities, the field survey on FHBWs was conducted. 90 women in total were interviewed with the use of the structured questionnaire. Questions addressing facts to be dealt with life management skills component were included in the questionnaire. The questions included were about income, usage of income, literacy and numeracy skills, household account management, decision making on household expenditure, working conditions, record keeping, contract, negotiation experience, availability of information networks and mentors on the premises that those elements are relevant to and contribute to increasing income and improvement of well-being of FHBWs[21].

Apart from structured interviews, additional small interviews of 15 FHBWs were conducted at the same time by the expert of life management capacity development. Since psychosocial abilities cannot either be asked or answered directly by questions, the expert analyzed their tendencies based on the field survey results and voices from FHBWs obtained from the interviews. The field survey was conducted in three locations, namely Maripur and Baldia in Karachi and Sukkur region[22].

In addition to the field survey, the Project conducted interviews of whole seller and retail shop keepers in Sukkur and Karachi. The things that they want FHBWs to improve were asked in those survey.

3.2 Overview of HBWs

Economic necessity[23] to support household income is the major reason of starting HBWs for the respondents of the field survey, which is triggered either by the death or disease of male family members, requirement for children's education or simple deficits in household account. 40% of the respondents reported deficits in their household's account. Their average monthly profit from HBW was Rs. 3,929[24]. The median monthly profit was further less, merely below Rs. 2,000.

Though current HBWs do not give a prospective scope of earning, they are only available options to

[20] ICRW 'Understanding and Measuring Women's Economic Empowerment' 2011

[21] Statistical results mentioned in this report are obtained from 'Report of the field survey' conducted by the Project team. Details of other data are available in the same report.

[22] Including Sukkur, Khairpur and Shikarpur districts

[23] HBW, nevertheless, provided positive impact on women as well as mentioned in the field survey (p84).

[24] Minimum monthly wages for unskilled workers (full-time) prescribed by the Sindh government is Rs. 14,000.

earn money for some FHBWs.

3.3 Life management skills related to business development

The HBW is somehow only option for some women and often was work which was carried out to produce items for home/family consumption. They often start remunerative work without a plan when asked by someone including neighbors, traders and so on. Most of FHBWs, thus, were not fully aware of record keeping and cost-profit calculation. The field survey revealed that more than half of the respondents were neither record their remuneration nor calculate its costs.

FHBWs who do not record remuneration	61 %
FHBWs who do not calculate cost	62%
FHBWs who do not record working hours	71%

(Source: The field survey) (n=90)

The reasons for not practicing these exercises also showed that they were not fully aware of business practices or proper financial management.

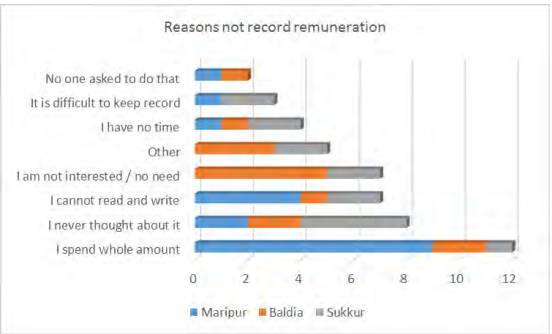


Figure 1 Reasons not record remuneration

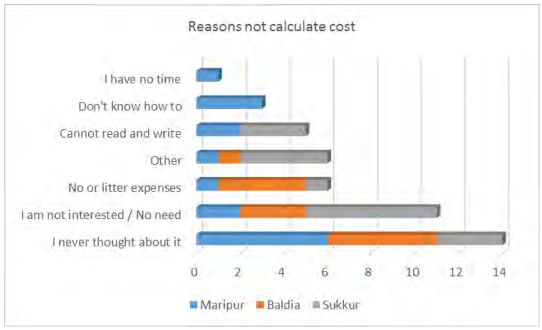


Figure 2 Reasons not calculate cost

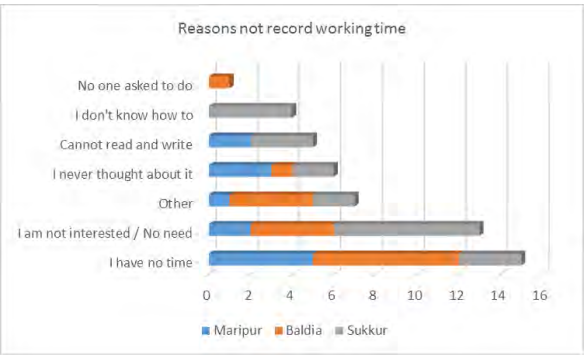


Figure 3 Reasons not record working time

As for the reasons of not keeping record of remuneration, the most prevalent response was that they

spent all of income (12 respondents), which implies that they think keeping record does not help their ends meets. Some of them never thought about it (8 respondents). Some cannot record due to illiteracy (7 respondents) and do not feel necessity (7 respondents). Regarding a cost calculation, FHBWs who do not calculate costs either never thought about it (14 respondents) or doesn't feel its needs (11 respondents). The reasons why they do not keep record of working time are that they do not have time (15 respondents) and do not feel necessity to do that (13 respondents).
FHBWs are working for earning income, however, more than half of the respondents are unaware how much profit they are actually making.

The Project team interviewed eight whole sellers / middle persons and five retail shop keepers. They wanted FHBWs to improve 1) to meet delivery due date, 2) to keep hygiene in their working place, 3) to keep personal hygiene and 4) to understand product quality.

The above results suggest that FHBWs are not aware about the idea of costs and profits as well as importance of grasping their work or business situation by figures, which is a basic information for improvement of their work. It hinders them from thinking critically how their profit can be increased and how to solve their problems. At the same time, they are not well aware of basic work ethics such as time management and idea of maintaining quality.

3.4 Life management skills related to financial literacy

As profit from home-based works was not high, the proportion of their HBW income in their total household income were not big as well, i.e. less than 20% in majority cases in Maripur and Baldia (Figure 4). Though their income proportion is not major portion of their total household income, 54% of the respondents replied that they are managing their household account. Household account management seems irrespective of women's income share in their household income (Figure 5).

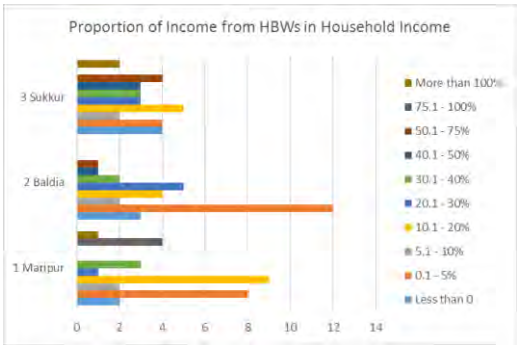


Figure 4 Proportion of income from HBWs in household income

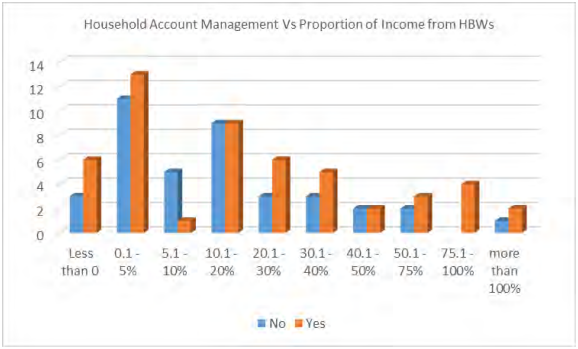


Figure 5 HH account management vs proportion of income from HBWs

As far as income from HBW is concerned, majority (89%) of the respondents has liberty to spend their income at their own disposal.
Record keeping of household income and expenditure is one of the tools for financial management of household. According to the field survey, 24.4 % of the respondents replied that they kept financial records by anyone of their family members, but majority did not.

Though some of FHBWs are handling their household account or their income, some FHBWs cannot figure out how to cope with financial requirement in future.
Several respondents replied as shown below when we asked them how to cope with financial needs in the future;

- *For the future, I cannot tell us how much I will need money and how I can manage to cope it (30 years old, widow, Maripur).*

The emergency health problems requiring medication is one of the triggers for FHBWs financial crisis.

- *In the last year, when son's daughter gave birth, she got ill with her baby. I needed money for medical treatment of 2,000 PKR in total. I asked money to neighbors, but could not get any support. I worked hard on making rilly products in day and night, and got money (50 years old, Khairpur).*

- *I will need educational fees for children, and medical fees for myself. It will take 20,000-25,000 rupee in one month, if I take proper medication. I sometimes skip taking proper medicines due to shortage of money (40 years old, Baldia).*

Though having the above situations, it does not necessarily mean that FHBWs are unprepared for future financial needs. According to the field survey, 79% of the respondents practice savings with "Kamatie". The purposes of savings are such as 'preparation for emergency', 'marriage' and 'education'.

- *(When asked if she knows how much money required for her children's schooling to complete their education), I have no idea since school fees always keep increasing. I want to apply insurance for children's education and daughter's marriage. My relatives already applied marriage insurance. But so far I could not get permission from my husband. (When asked if she knows the details of education insurance), I did not know. I, however, is saving money for my*

children's education and marriage through Kamatie. In my household, I am managing household accounts (43 years old, Maripur).

They are anxious about future financial requirement, and uncertainty in life remains making them feel uneasy. Though they are doing their best to cope with the situations, they can better prepare themselves through gaining more knowledge and information on life planning, financial management and financial services.

As far as the financial literacy is concerned, almost half of the respondents did not know anything about financial services provided by formal financial institutions. There is a scope for FHBWs to increase knowledge of life planning, financial management and financial services for better management of their life and future.

Provision of knowledge of life planning, financial management and financial services can reduce risk of financial institutions to approach FHBWs for promoting their financial services, that further facilitate FHBWs access to formal financial services. In addition, clear understanding of future financial requirement might motivate FHBWs to engage more positively and strategically in HBWs.

3.5 Life management skills related to literacy and numeracy

Numeracy and literacy can be regarded as a requisite skill for advancing HBW business for FHBWs. 39% of the total respondents have never gone to school. Considerable numbers of respondents cannot read short newspaper articles and write a simple letter[25].

The team of the field survey conducted a small test of numeracy to get to know their functional numeracy ability. The primary purpose of administering a small test was to see if those who never went to school have some functional numeracy ability or not, assuming that they might have it due to requirement of their daily lives. The team, therefore, primarily targeted those who never went to school or those who had lower educational attainment. For that reasons, the proportion of illiterate[26] respondents are higher than those who are educated[27]. The team administered the test with only those who agreed to answer it. The questions were developed in such a way that were used in everyday lives[28]. Same questionnaire was administered for all respondents.

[25] Field survey (p17, 18, 20)

[26] Illiterate here and in the figures means those who has no school education.

[27] Nine respondents out of 22 respondents are illiterate, that is 40.9% whereas proportion of illiterate among whole 90 respondents is 28%. This unproportional representation might result in biased results, especially for those of educated respondents due to limited number of respondents.

[28] The questions sheet was attached as attachment.

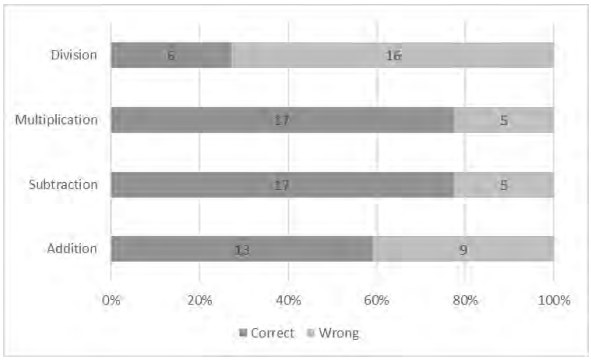


Figure 6: Simple functional numeracy test results of 22 respondents

As shown in Figure 6, the respondents were weak in division compared to other calculations[29]. This tendency was not necessarily related to the educational attainment of the respondents as shown in figure 7 to 10.

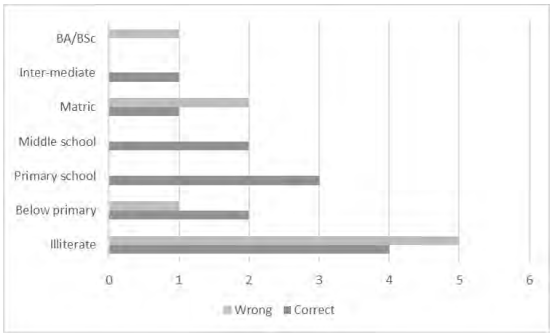


Figure 7 Addition results by educational attainment

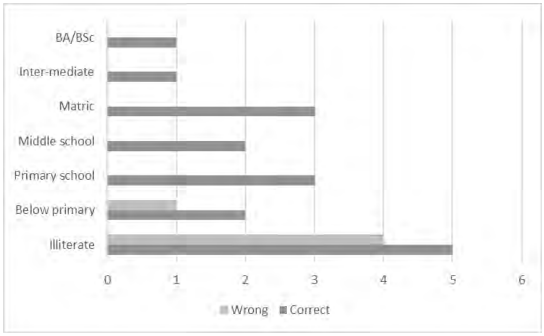


Figure 8 Subtraction results by educational attainment

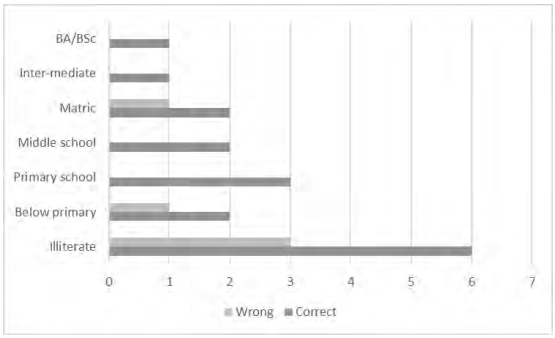


Figure 9 Multiplication results by educational attainment

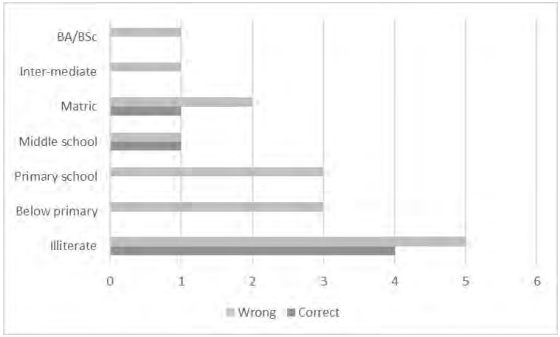


Figure 10 Division results by educational attainment

[29] Addition question included increase in digit, which might make it more difficult compared to subtraction and multiplication.

Certain numbers of illiterate respondents gave correct answers to the question of division. It was only three (3) respondents out of 22 who gave all correct answers, and among them, two (2) never went to school. This indicates those who do calculations in the daily life might have functional numeracy skills even though they never went to school Or, daily use of numeracy is one of requirements for keeping good numeracy skills. Those who educated might not have enough opportunities to practice calculations in their everyday life, which might be one reason why they gave wrong answers.

Overall, numeracy skills among the respondents were weak, which needs to be improved through practices.

In the filed survey, abilities of calculations were asked based on the respondents' personal statement as well. The following figures were comparison between their personal perception of their ability of calculations and actual results of the simple tests.

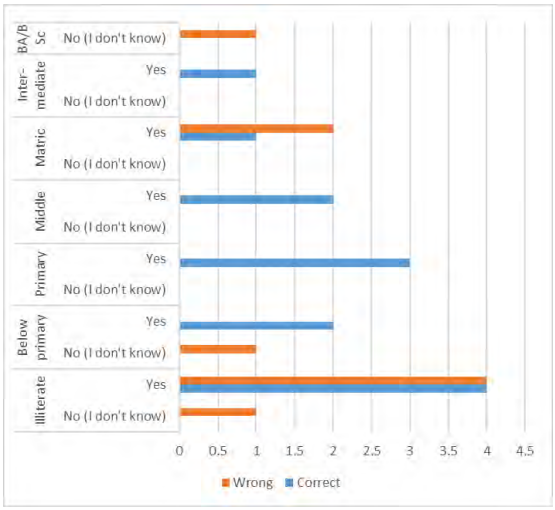


Figure 11 Addition and personal perception

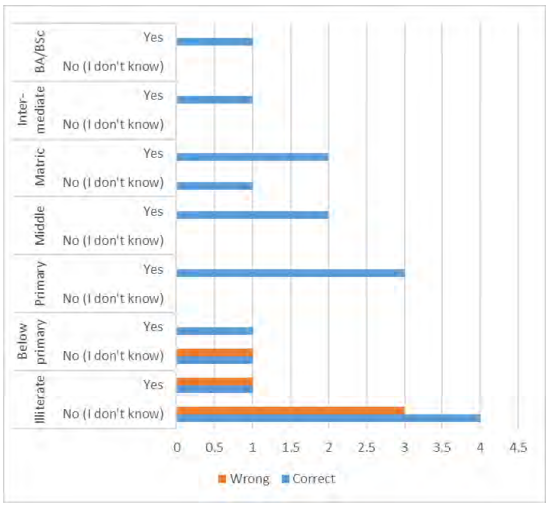


Figure 12 Subtraction and personal perception

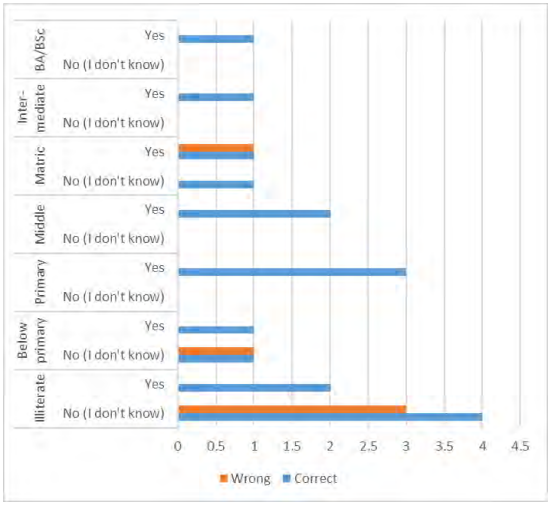


Figure 13 Multiplication and personal perception

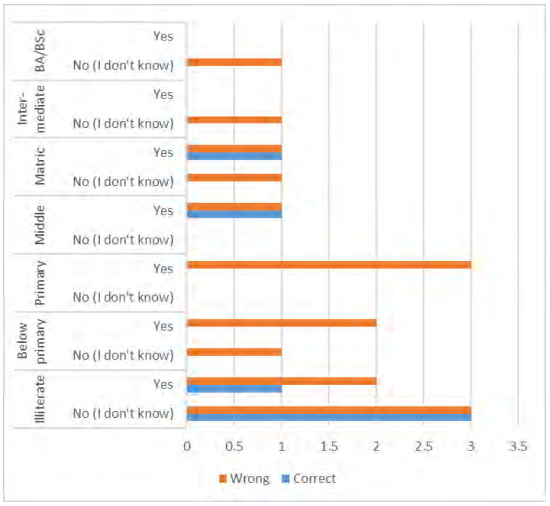


Figure 14 Division and personal perception

Though some illiterate respondents replied that they didn't know how to calculate, they could make calculations correctly. Their personal perception about their numeracy skills might be largely influenced by the term 'illiterate', which also influences on their low self-esteem.

<Coping with the issues – self-awareness, problem solving>

During the field survey and interviews, it was found that self-esteem of the illiterate respondents was much influenced by the term 'illiterate'. The respondents felt sense of inferiority when they were called as illiterate.

- *I never went to school. I feel embarrassed about my illiteracy. I feel I wasted my life because I did not go to school. At least I want to read Quran during my life. I weep in the night thinking why I cannot read and write (57 years old, widow, Sukkur).*

- *I went to a primary school but cannot read and write properly. I feel waste of my life because I cannot read and write. If I can read, I want to read books and newspapers (25 years old, Shikarpur).*

At the same time, they have mixed feeling about being illiterate. Some respondents became self-protective by saying as follow:

- *I regret I could not go to school (but at the same time, She said proudly that) 'if we are illiterate, does that mean we are not human? We have hands to feed ourselves.' (45 years old, Sukkur)*

- *(Against the question if she wants to learn literacy), I do not want to learn a lot. Many people are living like me. (30 years old, married without children, Maripur).*

Overall, the illiterate respondents have mixed feeling and personal perception about themselves.

The occasions in which they felt difficulties due to illiteracy were such as when filling forms of children, reading signboards, buying things and so on.

- *The time I feel difficulties due to illiterate was when I have to fill forms of children (40 years old, Maripur).*

- *I feel difficult when I go to Karachi and cannot read bus number because I cannot read (60 years old, Khairpur).*

Meanwhile they can get support from family members if they can read and write. In most cases, their children help the FHBWs.

- *Since I cannot calculate properly, I feel difficult to buy things. I ask help from my husband. I feel difficult when I am asked to fill any forms and papers to write my names and other information because I cannot write. I ask my husband to help. My husband is the only person in my house to read and write. He studied up to 5th grade, i.e. primary education. (30 years old, married without children, Maripur).*

- *I do not own my cell phone but my husband does. When I sends SMS, my daughter type for me (35 years old, Maripur).*

- *I can write my name in Urdu. I learnt from my children. When I travel by bus, I also can read bus number, which also was taught by my children. If there is literacy class, I will join. I want to send message through cell phone (35 years old, Baldia).*

- *I want to learn how to send message through mobile phone. I have my own mobile to contact with buyers. I also want to learn how to read sign board. When I went to other cities like Haripur, Lahore, Karachi and Islamabad, I had to ask people since I could not read signboard (Khairpur, 45 years old).*

They wish to learn how to send SMS and reading signboard, which will be practically useful for their everyday lives. At the same time, these skills might be well responding to filling gaps in sense of inferiority and pride.

3.6 Life management skills related to women and labor rights

It is said that the patriarchy plays a role of forcing women to remain in a marginalized segment of economy[30]. Limited mobility gave women little or no access to education and more value-added skill training and chances to work but at home. The following three points can be highlighted as hindering factors for women from working based on the interviews with the respondents.

1) Male perception against women's work and role in their families

Though current HBWs do not give a prospective scope of earning, they are only available option for some respondents to earn money.

- *I never engaged in other jobs but HBW because it never be allowed by my husband. I never negotiated with my husband to get his permission, which is not possible (30 years old, having paralyzed husband, Maripur).*

- *My father is against my working, even inside house. He says he earns money for me, and it is his responsibility. He scolds me sometimes, but I cannot reply and keeps silent and hides my face (22 years old, single, Shikarpur).*

- *My husband sometimes opposes my work when I do not have enough time to do household work (35 years old, married, Maripur).*

- *I did maid work about 1 year ago. After the death of my husband, I need to take care of my children in my house. I quit the maid work and focus on only HBW in my house (30 years old, widow, Maripur).*

Perception of women's work of male family members and women's role in their households does not allow them to search another type of jobs to increase their income.

[30] Root for Equity 'Unacknowledged Treasures: The Home-based Women Labor of Pakistan' 2011

2) Barriers to seek another type of jobs due to lack of education

Educational attainment level of the respondents was often not high. Even though they have will to seek another type of jobs, they cannot meet criteria for those posts and have to go back to home-based work.

- *When I was 25 years old, my husband died. After his death, I thought about working as a teacher, but gave up with it, because I needed to take care of my children, and my education is not qualified for it. (The BA degree is necessary to become a teacher) (35 years old widow with daughter in Maripur)*

- *I do not have enough education and time to do any other jobs (40 years old separate from husband, Baldia).*

3) Lack of proper job opportunity or a role model

Another hindering factor is simply lack of proper job opportunity for women. In addition, it seems that proper job opportunity is not only physically available, but also conceptually has little scope. Several respondents mentioned that they wanted their daughter to become a doctor so as they dreamed for themselves. Not many types of job seem conceptualized as a proper women's job.

- *5 or 6 years ago, I worked in a cotton field for picking cotton for 1 month, one time. But I did not continue the job because I did not have enough work, and had free time there (30 years old, Sukkur).*

- *I want my daughters to become medical doctors, because I wanted to become it (35 years old widow with a daughter in Maripur).*

- *I want her future daughter to keep studying and become a doctor, and a son to become a pilot (20 years old, married, Khairpur).*

<Coping with the issues – self-awareness, problem solving, critical thinking>

Confronting the above situations, some of the respondents got through by resisting male members with self-awareness and problem solving through negotiations based on critical thinking.

- *Even though my father opposed to my working, I keep working because I want to get success, and achievement, and keep learning to improve my skill. I feel satisfaction and happiness when I go outside, and work together with other members. I feel honor of being working, which*

motivates me to keep working. My face shines when I go outside and works together with members (22 years old, single, Shikarpur).

- *Since my family is a land load, my brother does not want someone to see me working. But my mother is in favor of my work. In front of my mother, brothers cannot say anything. So I protect myself from brother's complain by sitting together with my mother (25 years old, single Shikarpur).*

- *My husband does not oppose me to work outside but my brother in law does, saying that no women in our family work outside. When I was told like that, I asked him to pay all education fees of my children if he said so. After that, he could not say anything to her (35 years old, married with children, Maripur).*

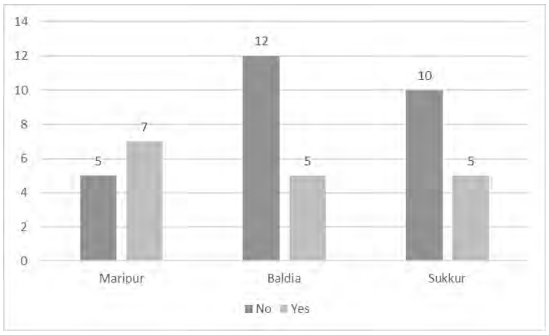
Several pro-women's laws have been legislated in Pakistan[31]. The policy on home based workers was notified by the Sindh government in 2017 as well. Many FHBWs, however, have to get through internal forces, such as opposition from family members against remunerative work and family pressure on gender roles against expanding their economic opportunities, which needs to be addressed before or along with provision of knowledge of women's law and labor law as their rights. As for 'Home Based Workers Policy', most of the respondents (89%) had never heard of it.

3.7 Other life management skills – Access to external resources and networking

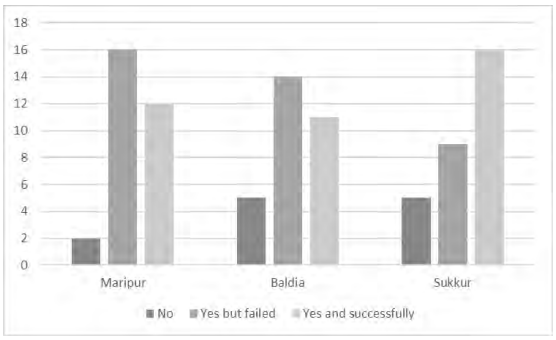
As discussed in the above, FHBWs' mobility is somehow limited. This also limits them to access to external sources of information or consultation.

The respondents of Karachi mostly get information of work from family members (53%) whereas the respondents of Sukkur have access of information source of NGOs (65%). The same pattern was found in the case of persons whom they consult with. Majority of the respondents in Karachi consult with family members (69%) whereas those in Sukkur relies more on group leaders. This difference might give influence on negotiation skills of them as a consequence. Some tendency can be seen in figure 15 and 16. Number of respondents experienced difference in agreed terms and conditions of orders exceeds in case of Maripur whereas those of Baldia and Sukkur were less than that. Respondents both in Maripur and Baldia more often failed price negotiation than those in Sukkur.

[31] See Column 'Pro-women law and WDD complaint cell'.



Figures 15 Experience of difference in agreed terms and conditions of orders



Figures 16 Experience of price negotiation with the customer

3.8 Summary: Challenges and possible areas for the intervention of the Project

From the results of the field survey and interviews, gaps are summarized as follows;

＜Challenges>

(Challenges on financial management)

- FHBWs started their work mainly to support economic requirement of their households. They are somehow aware of economic situation of their households, however, majority are not properly keeping record of household accounts.
- Many FHBWs utilize informal saving for the purposes of coping emergency, marriage and education needs, but not through formal mechanism. Though they do savings, sudden illness of family members still triggers financial crisis to their families.
- FHBWs feel anxious about future financial needs in their households. They do prepare themselves by their own ways.
- Though their contribution to household economy is important, the income from HBWs were limited. Most of FHBWs were totally not aware of costs and profit calculation and do not record them, which make them difficult to think critically how to increase income or to spend properly.

(Challenges on work discipline)

- Some FHBWs are not fully aware of basic work discipline like observing delivery date or maintaining quality.

(Challenges on women career)

- Patriarchy influences on selection of works, education and mobility, which results in limitation of job selections of women, marginalization of women's economic activities and lack of role models of women and career. Challenges of illiteracy and male perception against women's jobs were well recognized by FHBWs and some were trying to cope with them through their own ways.

(Challenges on functional literacy)

- The term ‘illiterate’ influences self-esteem of illiterate persons whereas some illiterate FHBWs could make calculation through their experiences.

(Challenges on social network)

- Limited mobility hinders advancement of HBWs as access to information is limited to family members if they are not well connected with other sources like NGOs.

To tackle these challenges, the Project can work on following points.

- Financial management: Though certain numbers of FHBWs manage their household account and supplement family budget, many of them are not aware of life course planning, management of family budget as well as available financial services. The preparation of future financial needs might be improved through financial management and financial services information. The Project can fill in these gaps to provide trainings and mentoring as well as bridging them with available financial services and institution.
- Work discipline: Record keeping, cost & profit calculation, time management and quality maintenance are some of the basic things to be followed for doing business whereas few FHBWs are well aware of and absorb these practices. The Project can sensitize them on this regards through life management skills training and income generation training.
- Women and Career: Patriarchy influences much on women’s selection of career. Understanding and support from family members are keys to advancing business or career of women. The Project can work on not only with women but also with their family members to facilitate and encourage their support on her business or career.
- Functional Literacy: A certain number of FHBWs never went to schools. Numeracy skills of FHBWs were comparatively weak, which might affect business management and maintaining quality of products as well. Meanwhile, some FHBWs are interested in sending SMS, and reading signboards. The Project can work on providing practical and functional literacy sessions. Inviting their literate family members in training program can be another option.
- Access to external resources and networking: FHBWs’ social network is limited, which indicates their limited access to information and consultation. The Project can work on expansion of their social network through connecting themselves and bridging with external relevant organizations or institutions.

Column 2: Pro-women law and WDD women complaint cell

The significant progress on legislation of the pro-women laws to counter gender-based discrimination, violence against women, and to promote economic and social empowerment of women have been made in recent years in Pakistan as well as in Sindh province. These laws are beneficial and related with the economic activities of FHBWs as well. The table below displays legislated pro-women laws in recent years.

Table: Legislated Pro-Women Laws

Year	Title	Contents
2006	The Protection of Women (Criminal Law Amendment) Act	Several amendments in the Zina Ordinance
2010	The Protection Against Harassment of Women at Work Place Act	The Act makes sexual harassment of women in the workplace and in public spaces a criminal offence.
2010	Amendment in Criminal Procedure Code	The amendment makes 'Anti-sexual harassment law' effective
2011	The Prevention of Anti-Women Practice (Criminal Law Amendment)	The Act criminalizes customary practices including: ・ Giving a female in marriage or otherwise in badla-e sulh, wanni or swara ・ Depriving women from inheriting property ・ Forced marriages ・ Marriage with the Holy Quran
2011	Criminal Law (Second Amendment)	Acid Control and Acid Crime Prevention Act
2013	Sindh Domestic Violence Act	The Act defines domestic violence as inclusive of but not limited to, all acts of gender-based, and other physical or psychological, abuse committed by a respondent against women, children or other vulnerable persons, with whom the respondent is or has been in a domestic relationship and makes them criminal offences.
2013	Sindh Child Marriage Restraint Act	The Act makes marriage below the age of 18 punishable by law
2016	Sindh Acid Control and Acid Crime Prevention Act	Whoever causes hurt by corrosive substance shall be punished with imprisonment for life or imprisonment of either description which shall not be less than fourteen years with a minimum fine of Rs1 million

(Source: Compiled by the Project Team)

Women Development Department (WDD) operates[32] women complaint cell in 6 districts[33] as part of the gender-based violence response service. These cells provide basic legal advices and counselling services to women in Karachi, Hyderabad, Benazirabad, Larkana and Sukkur. The ranking of topics filed at each cell are as follows;

Table: Ranking of topics filed at each cell

Location	Sukkur	Karachi	Hyderabad	Benazirabad	Larkana
No.1 Case	Financial Aid[34]	Family Matter	Counseling	Miscellaneous	Domestic Violence
No.2 Case	Domestic Violence	Dissolution of Marriage	Domestic Violence	Protection	Financial Aid
No.3 Case	Family Matter	Domestic Violence	Legal Aid	Family Matter	Family Matter
No.4 Case	Property Cases	Miscellaneous	Miscellaneous	Legal Suggestion	Violence in Custody
No.5 Case	Legal Suggestion	Custody of Children	Family Matter	Legal Aid	Unlawful Marriage
Remarks	2013-16: 4 years data	2016: 1 year data	2007-15 (2011 data is missing): 8 years data	2009-15: 7 years	2015/6-17/3: 1 year and 9 month data

(Source: Data from WDD compiled by the Project team)

Topics are more concentrated in the domestic issues. Gender based violence at workplace are dealt separately by provincial ombudsman Sindh. However, gender perspectives of households matter for women to engage with economic activities[35]. From that point of view, complaint cells can be better connected with FHBWs for them to provide necessary advices related to gender issues. They can also sensitize FHBWs about anti-harassment law.

Women complaint cell are comprised of psychologist, social workers, lawyers and supporting staffs. All posts were not necessarily filled but run by limited number of staffs. There are no posts

[32] Complaint cells started operation in 2009 and was regularized in 2016.
[33] Cell in district Mirpurkhaas are not properly staffed as of 2017. The data, therefore, were not available.
[34] Number of financial aid cases was high because WDD launched interest free loan scheme in Sukkur and Ghotki in 2016 under the name of "Enable Women Access to Finance" so that they received many inquiries about that loan.
[35] According to the staff of complaint cell in Karachi, family matters are often related with economic issues in household. Not only husband but also mother-in-law are sometime not in favor of allowing their wife or daughter-in-law to work.

exclusively dedicated to women's economic empowerment, which can be looked into as an area for improvement to promote economic sphere of FHBWs.

4. Conclusion

Various NGOs have developed numbers of modules related to life management skills in Pakistan. Topics dealt in these modules are mostly useful for FHBWs. The Project can work on revising these modules to finetune and update the contents according to the needs of FHBWs and develop as a package including training modules, coaching mechanism and supplementary materials for trainers and mentors to maximize outcomes of training interventions and make it active learning package. As additional topics for life management skills training, financial management including life course planning, financial literacy, work discipline, women and career, and functional literacy can be included in the modules. Given the fact that high proportion of FHBWs with difficulty in reading and writing as well as prevalence of digital devices, functional literacy is better to utilize advantages of audio-visual materials and digital devices. Digital devices are not only helpful for functional literacy but promote FHBWs to access to external organizations, institution and individuals as well. The Project can plan an expansion of social network of FHBWs through connecting them with fellow FHBWs and external organizations and institutions beyond their family members so that they can access more information to solve their issues.

Attachment

Attachment 1: List of materials collected

Title	Organization	Language
Journey of development through saving and literacy	AQAL project	Urdu
Developing Skills for Better Life	AQAL project	Urdu
Training module on skills of different professionals of life	Aurat Foundation	Urdu
You have a right to solve your life	Aurat Foundation	Urdu
The Legal Literacy Curriculum	Aurat Foundation	English
Women as workers	Legal Rights Forum	Urdu
Labor laws of Pakistan	Legal Rights Forum	Urdu
Literacy text	Literate Pakistan	Urdu
5 days life skill training for HBW	ILO / ECI	Urdu
14 days Star's TOT Handbook	ILO / ECI	Urdu
Handbook for Common Facility Unit	ILO / ECI	Urdu
2 days Common Interest Group management	ILO / ECI	Urdu
Common Interest Group	ILO / ECI	Urdu
2 days financial literacy course for farmers	JICA / ECI	English
2 days financial literacy course for house wives	JICA / ECI	English
2 days financial literacy course for students of textile sector	JICA / ECI	English
Great Ancestors: Women Asserting Rights in Muslim Contexts: Information and training kit	Shirkat Gah	English
Detailed report on three day training workshop on micro entrepreneurs career development for women	WDFP	English
Training manual for women leaders	WDFP	English

Attachment 2: List of organizations organizing life management skill program for adult women

Organization Name	LM topics / Related topics delivered along with LM	Target Group	Module Development	Material Development	TOT	Rolling out	Location	Follow-up	Remarks for Collaboration with the Project
General Life Management Skill									
AQAL	Islamic Education, Social Norm and Value, Rights and Duties, Health and Nutrition, Mental Health, Beauty, Maternal Health, Disaster Safety Precautions, Access to various schemes and facilities How to save expenses [Basic literacy, Numeracy, Functional English / Vocational Skill]	Illiterate Adult Women （15～45 years old）	Technical Input from Japanese Experts Consultation with Stakeholders and Related organizations	Compiled by Pakistani local consultants Based on the existing materials with the experts' technical inputs and consultation with relevant organization	Unknown (Need to inquire)	Education Department of Sindh	Tando Allahyar, Jamshoro, Hyderabad, Thatta, Mirpur Khaas (Planned)	Unknown	Part of the materials can be used for the project whichever the topics are overlapped with the permission from AQAL project. Credit and Copyright of AQAL project needs to be ensured. The project experience can be shared and exchanged in the platform which AQAL project conducts.
BRAC	8 Social Issues (early marriage, child labor, Polygamy, environment etc.） 4 Health Issues	Beneficiaries of Targeting Ultra Poor Program	Unknown	Unknown	BRAC Bangladesh	BRAC	Lasbera, Balochistan	BRAC	

Organization Name	LM topics / Related topics delivered along with LM	Target Group	Module Development	Material Development	TOT	Rolling out	Location	Follow-up	Remarks for Collaboration with the Project
Life Management Skill related to Reproductive Health									
Aahung	Gender, All forms of Violence, HIV/AIDS, STD, Early marriage, Maternal Health, Hygiene Communication Skill, Negotiation Skill, Peer Pressure, Decision Making, Self-esteem	3～25 years old of both men and women	Aahung (In-house)	Aahung (In-house)	Aahung (In-house)	Partner Organization	Karachi Interior Sindh Punjab	Unknown	Consultancy for material development and TOT whichever topics fall under the expertise of Aahung. (Most probably Aahung cannot cover all area of LM for the project)
Shirkat Gah	Sexual Reproductive Rights	Adolescent, Community members	Shirkat Gah (In-house)	Shirkat Gah (In-house)	Shirkat Gah (In-house)	Shirkat Gah	Sindh, Punjab	Unknown	
HANDS	Health and Hygiene, Reproductive Health	Community members	External Human Resources	External Human Resources	HANDS (In-house)	HANDS	All over the country	Unknown	
Life Management Skill for Youth									
Home Net	Speaking, Health and Hygiene, Stress Management, Conflict Management, Career counseling, Job placement	Youth	Home Net (In-house)	Home Net (In-house)	Home Net (In-house)	Home Net	Karachi (Lahore0	Unknown	
Life Management Skill related to women's rights									
Aurat Foundation	Personality, Emotional Control, Communication, Decision making, Time management, Household account, Budgeting,	Victims of violence stemming from gender bias	External Human Resources (Sidhar Society)	External Human Resources (Sidhar Socity)	Unknown	Unknown	Unknown	Unknown	

Organization Name	LM topics / Related topics delivered along with LM	Target Group	Module Development	Material Development	TOT	Rolling out	Location	Follow-up	Remarks for Collaboration with the Project
	Selection of profession, Business development (marketing, cost calculation, pricing)								
Life Management Skill related to Labor Rights and General Rights									
NOW Communities	Human Rights and Labor Rights especially those related with Women, How to form a cooperatives, Constitution, Law and Policy, Organization set up of relevant Government body, How to access relevant government organization, How to use rights	Female Labor	NOW Communities (In-house)	Unknow (Partly Gender Equality Program)	NIL	Now Communities	Karachi (SITE)	NIL	
HBWWF	Social and Political Issue, Violence against Women, Terrorism, Leadership, Gender, Nikha Nama (Marriage Registration), ILO C177, Early marriage	Female Home Based Workers (HBWWF members)	NIL	NIL	NIL	HBWWF members	Karachi, Sanghar, Hyderabad	Regular meeting among members	Dispatch of lecturers related to labor issues
Legal Rights Forum	Labor law, Labor rights, ILO convention, Women's related law	Female Home Based Workers	Legal Rights Forum (In-house)	Legal Rights Forum (In-house)	NIL	Unknown	Karachi, Hyderabad	Unknown	
Life Management Skill for Female Home Based Workers									

Organization Name	LM topics / Related topics delivered along with LM	Target Group	Module Development	Material Development	TOT	Rolling out	Location	Follow-up	Remarks for Collaboration with the Project
Indus Resource Center	12 topics (the details need to be further inquired) [Functional Literacy (Sindhi, Numeracy / Designing combination of color of cloth]	FHBWs (Beneficiaries of Livelihood Program)	Unknown	Butterfly Works Aahung	External human resources who has experience of embroidery and stitching	IRC	Khairpur	IRC M&E officer (Currently not present)	Exchange of experiences on modules, materials and M&E (No official contract will be made in this case)
The Citizen Foundation	Enterprise Development	Trainer of Production Unit	External human resources	Unknown (For literacy, Literate Pakistan, For skill training, Kaus-e-Kazah)	NIL	Trainer of TCF Productio n Unit	Karachi and Punjab province	Unknown	Ditto
Life Management Skill related to Financial Literacy									
MAZAR	Financial Literacy	All citizens	External organization of South Africa	External organization of South Africa and eci	Unknown	Partner Organiz ation	All other the country	NIL	Part of the materials can be used for the project whichever the topics are overlapped with the permission from SBP (project C/P). Credit and Copyright of SBP project needs to be ensured.
eci	Financial Literacy	FHBWs	eci (In-house)	eci (In-house)	eci (In-house)	eci	Karachi, Tatta, Mirpur Sakro	NIL	Consultancy for developing materials and TOT with related to financial literacy
Literacy									
Literate	Literacy (Urdu)	Adult illiterate	Literate Pakistan	Literate Pakistan	Literate	Various	Karachi	NIL	

Organization Name	LM topics / Related topics delivered along with LM	Target Group	Module Development	Material Development	TOT	Rolling out	Location	Follow-up	Remarks for Collaboration with the Project
Pakistan		persons	(In-house)	(In-house)	Pakistan (In-house)	organization			

Attachment 3: Assessment of Numeracy

Respondent No._____

Assessment of Numeracy

Question	Answer	Result (correct or wrong)
1) You want to buy 1 piece of 300 Rs cloth and 1 piece of 750Rs cloth. How much money you need?		
2) You gave 500 Rs to your son to buy cloth. When he returns home, he said the cloth he bought was 200 Rs. How much change you have to receive from him?		
3) You bought 3 packs of 150 Rs tea leaves. How much you have to pay?		
4) You paid 400 Rs for 5 kg apples. How much for 1 kg?		

Assessment of Numeracy (Urdu Version)

Question	Answer	Result (correct or wrong)
آپ 300 روپے والے ایک کپڑے کا ٹکڑا اور 750 روپے والے کپڑے کا ٹکڑا خریدنا چاہتے ہیں۔ آپکو کتنی رقم کی ضرورت ہے ؟		
آپ نے اپنے بیٹے کو 500 روپے دیئے کپڑا خریدنے کے لیے۔ جب وہ گھر واپس آیا، اس نے کہا اس نے جو کپڑا خریدا تھا وہ 200روپے کا تھا۔ آپکو اس سے کتنے پیسے واپس لینے ہیں؟		
آپ نے 150 روپے والے 3 پیکٹ چائے کے خریدے۔ آپکو کتنی رقم ادا کرنی ہے ؟		
آپ نے 5کلو گرام سیب کے لیے 400 روپے ادا کیے ؟ ایک کلوگرام کے لیے کتنے پیسے ہوئے؟		

Assessment of Numeracy (Sindh Version)

Question	Answer	Result (correct or wrong)
اٹڑکدیخ وزکٹج يڑپکوراوکنيپ 750 هکءڑکٹکوج يڑپکوراوکنيپ 300 هاوت وهچ ؟هيآ تورورضيج مقريرتکيکنهاوت		
اڻ ءلاي ج ڑکدیخ اڑپکاپ 500 يکٹنپيجهنهاوت ؟ هنآ اٹونسلپ ارتکانکنا اطقيکنهاوت		
اکدیخ اج نتپجهچ کی 3 ارا نيپ 150 هاوت ؟هيآ وڻکادا روتکيکنهاوت		
يئکادا مقارپ 400 اج نفرمصرام 5 کلوگرام هاوت ؟هکلوگرام اج ارتکا		

Appendix 9: Needs Assessment Report for selecting the target products

Project for Improvement of Livelihoods and
Well-being of Female Home Based Workers in
the Informal Economic Sector in Sindh Province (Phase I)

Needs Assessment Report
for selecting the target products

April 2018

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Appendix 21

I. Background of the survey

In Sindh province, female home-based workers (FHBWs) are engaged in various kinds of occupations such as making handicraft, assembling manufacturing parts, and processing seafood (shrimp etc.). Below figure shows the result of the case study[1] of occupation of FHBW. According to the study, percentage of FHBWs working on handicraft of textile products including stitching, embroidery and ralli[2] making accounts for over 50% of HBW's occupations. Other major occupations are assembly of parts, manufacturing of various goods such as jewelry, bangles, decorative items and peeling and grading of seafood. These are all piece-rate work and limited potential to increase livelihood. It also indicates that limited number of women run their own shops, make food, do tuition work.

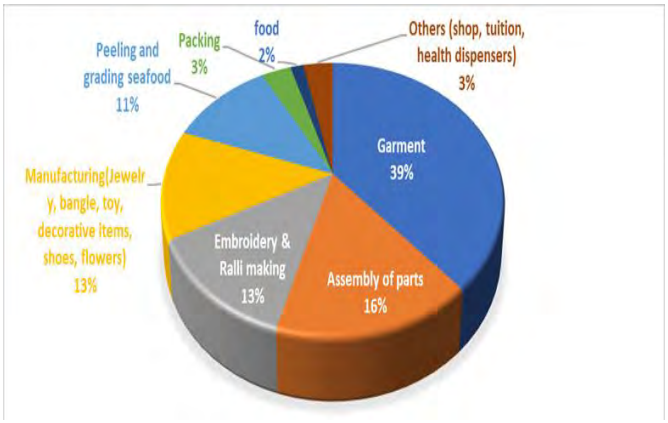


Figure 1 Percentage of occupation that FHBWs are engaged in Karachi

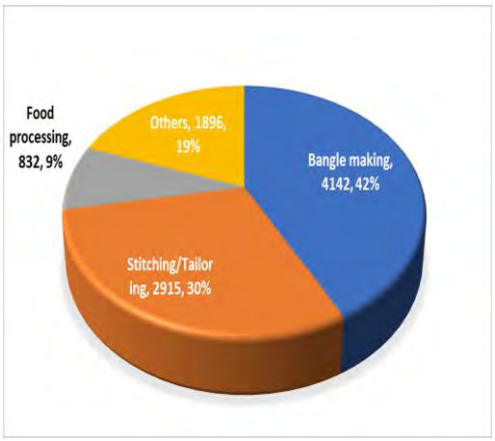


Figure 2 Percentage of occupation that FHBWs are engaged in Hyderabad

Handicraft of textile products is the major area that numbers of FHBWs are engaging, and these occupations can be both cheap piece-rate and self-employed business. Improvement of Supply Value Chain (SVC) for the handcraft of textile products can contribute to improvement of livelihood for FHBWs. Therefore, the Project team selected handicrafts as the target product[3]s for pilot activity of SVC[4]. After selecting the target product, the Project team conducted surveys for following purposes: to grasp current market situation of hand-craft produced made by FHBWs; and to reveal SVC in the project target area and its needs.

[1] 'Mapping on Women Home-based workers in Five towns of Karachi' (HomeNet Pakistan, 2011)
[2] Ralli is a kind of quilt using traditional patterns.
[3] This survey report focuses on handicrafts as target products. However, as employment and economic opportunities other than producing handicrafts exist in Karachi. Therefore, the Project will support FHBWs to generate their income not only by handicraft production but also by other business/services.
[4] After a series of discussion with WDD and JICA, it was decided to consider other own account business (such as food preparation, beauty care service) and dry fruits/vegetable processing to be included in the pilot activities.

II. Methodology of the survey

The Project team conducted a market survey in order to analyze market segmentation of handicraft textile products produced by FHBWs. The survey was conducted from two aspects: 1) price, and 2) general consumer, by using local researchers. The following table shows the survey outline.

Table 1 Outline of the survey for price and consumer and sample size

Category	Survey target	Survey method	Sample size
Price	Retailors dealing with clothes, bags and home textile in Karachi and Sukkur	・Shop visit and direct observation ・Questionnaire interview	41
Consumer	General consumers residing in Karachi	・Telephone interview	20

(Source) Project team

The Project team also conducted an interview survey to grasp situation of SVC in the project target area. The survey was conducted by using local researcher.

Table 2 Outline of the survey for middleman and NGOs and sample size

Category	Survey target	Survey method	Sample size
Middlemen	Female middlemen (including FHBWs who is coordinating work distribution among other FHBWs)	・Questionnaire interview	9
NGO, etc	NGO, Social enterprise, Trust etc.	・Questionnaire interview	6

(Source) Project team

III. Findings and results of the survey

1. Market Overview

1.1 Overview of the market situation of Handicraft

There are many kinds of handicrafts produced in Pakistan and they are traded in the major cities, Karachi, Lahore and Islamabad. Hyderabad is one of the hubs for collection of handicraft in Sindh province especially from south-east area, such as Tharparkar and Umarkot. Hyderabad is also a sourcing place of handicraft supply to Karachi and other cities. FHBWs are engaged in embroidery, small hand-made products, stitching, while male artisans are engaged in works that require special skills such as wedding dress making, dyeing and block printing. There are various kinds of embroidery patterns

Male artisan making traditional block printing fabric (Ajurak)

that reflects belonging community of FHBWs such as Sindh, Baloch, Panjab and Thar etc.

1.2 Market Segmentation of Handicraft

Handicrafts are traded through multiple market channels depending on the target market segments of respective product categories. Markets of handicraft is classified as local market, middle class market and high-end market. Characteristics of each market are explained as followings.

1) Local Market

There are many local markets dealing various kinds of handicraft products in the major big cities, Karachi, Lahore and Islamabad. The quality of the products sold at such markets are low in general and they are faced with severe competitions with cheap imported products (mainly from China) according to the interviews with retailers in those markets. These markets are generally targeting relatively poor population and general customers who do not pay too much attention for quality, the latest trend and designs. The price is the most important factor to appeal customers.

<Marketing channel>

Main marketing channel is through local markets as shown in the Table 3.

Table 3 Local markets for handicraft in Karachi and Lahore

City	Main market handling handicraft
Karachi	Zainab Market, Hyderi Market, Li Market, Papsoh, Liaqat Market (a.k.a. Liaqatabad Market) Saddar, Imama Bux Malir, Baber Market, Madina Market and Teen Talwar
Lahore	Mall Road, New Anarkali, Anarkali (old), Bano Bazaar, Ichra, Liberty-Gulberg, Fortress, Devi's Road, Yateem Khana, PC Lahore (area), Allama Iqbal Town, Islam Pura.

(Source) Project team

Typical local markets selling handicrafts

<Price range>

The price of shirts and "kurti" (dress) is from 500 PKR to 1,500 PKR. Unstitched 3-piece dress with machine embroidery is available at around 1000~1,500 PKR. Shoes are sold at above 350 PKR. The price of patch work bed cover is from 1,500 PKR, but the price depends on quality.

Kurti 1,000 PKR	Hand embroidery shirts 3,500 PKR	Ralli quilt bed cover 3,000 PKR	Pouches 100~200 PKR

2) Middle-class Market

The middle-class population in Pakistan purchases handicraft for cloths, gifts or home decorations. The products are usually with more quality and design conscious than those sold at local markets.

<Marketing channels>

The main market sites for those products are shopping malls in big cities as shown in Table 4, on-line shopping sites as shown in Table 5, or exhibitions organized by many kinds of organizations. According to the result of the SVC survey, FHBWs who are making handicraft gain incomes mainly from profit by participating in those exhibitions organized by the support organizations. Exhibitions are good opportunity for FHBWs to sell their products at good price and to promote their business.

Table 4 Main shopping malls in Karachi

Name	Target customers
Dolmen Malls	Foreigners and local people (High-Middle)
Ocean Mall	Foreigners and local people (High-Upper Middle)
Atrium Mall	Local people (High- Middle)
Saima Paari Mall	Local people (High- Middle)

(Source) Project team

Table 5 Main on-line shopping sites selling handicraft

Name/Address	Main products
Sindhi Handicraft/ https://www.facebook.com/sng.handicrafts/	Selling Ralli quilt, Applique work Home decoration items
Dastakari https://www.facebook.com/DastkariPaKistan/	It is a marketplace where skilled artisans can sell their handicrafts/handmade products online.

Hara Handicraft http://www.halahandicraft.com/	Selling apparel and home decoration products made by artisan in Hara.
Subhay subhay.com/	It is general on-line shopping site selling fashion items including handicraft (shawls, bed cover etc)
ArtKraft www.artkraftstudio.com/	Selling mainly applique work (cloths, bed cover) based in Hyderabad.
ADORN http://www.adornonline.org/	It is also selling handicraft of cloths and home decoration, sourcing from some NGOs.

(Source) Project team

Photos of exhibitions organized by various organizations

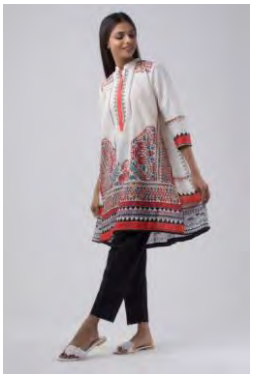
<Price range>

The price range of handicrafts targeting this market segment is wide. Typical price for shirts with hand embroidery or applique work sold by supporting organizations (NGOs) is 1,500~5,000 PKR depending on quality. Regarding dress and cloth, mass production consumer brands (no handwork) such as "Khaadi" and "Gul Ahmed" are getting high popularity these days for the middle-class population in Pakistan. The price of stitched dress of these brands is 2,000~10,000 PKR.

Shoes 2,500PKR

Crutch bag 2,500PKR

Shirts of Khaadi (not handicraft)
4,500 PPKR



2,800 PKR

3) High-end Market

There are many outlets including boutiques and select shops selling luxurious and exclusive products in big cities such as Karachi, Lahore and Islamabad. The price range of shirts starts from 10,000 PKR with a certain brand's or designers' name. Among high-end customers who favors such

shops, there are a certain segment of consumers who understand and appreciate the values of handwork. There are communities of rich population in big cities in Pakistan and the products are usually sold by word of mouth within those communities. Those products are also often sold overseas as well. Below are some examples of high-end brands that is dealing some artisans handworks in Pakistan sold at high price.

Table 6 Example of high-end brands dealing handworks

KOEL	INAAYA
It is a pioneer brand marketing hand block printing and natural dyed products. There are shops in Dolmen mall and gallery shop in exclusive area in Karachi. Shirts are sold at 6,000~12,000 PKR.	A designer (Ms. Naushaba Brohi) started the brand using local handwork blending with her modern design. The products are mainly sold at her workshop. Jewelry using mirror work 18,000PKR
Poly & Me	**Popinjay**
It is a brand initiated by Australian ladies using local embroidery skills and mainly sold overseas market. Crutch bag with embroidery 18,000PKR	It is an ethical brand started by Ms. Saba Guru, Pakistani based in US. Main products are bags using handwork of Pakistani artisans and marketed internationally via online shopping site. Crutch bag with embroidery US$295

(Source) Project team

1.3 Consumer behavior

Telephonic interviews were conducted for 20 general female consumers who belong to upper than the middle class[5] and lives in Karachi. As for frequency of shopping, two to three times per month is most common answers among respondents (8 respondents). 12 respondents are purchasing especially cloth, which has potential to apply handicraft, every month. 13 respondents are using more than 5,000 rupees per shopping of cloth. Therefore, purchasing power of the upper and middle class is assumed as 10,000 to 15,000 rupees per month. It also revealed that this class of consumers check quality of products and research trends before they purchase clothes.

Their favorite brands, reason for selection of clothes and media to check trend information are shown in the below Tables.

Table 7 Preferred Brands (Multiple answers)

Name of brand	No. of respondents
Khaadi	13
Gul Ahmed	11
Junaid Jamshed	7
Sapphire	5
Asim Jofa	5

Table 8 Reason for selection of clothes (Multiple answers)

Reason	No. of respondents
Quality	17
New trends and designs	16
Good fabric	11

Table 9 Media to check trend information (Multiple answers)

Name of media	No. of respondents
Facebook	18
Internet	18
TV	13

(Source) Project team (n=20)

Major reasons of purchasing of handicrafts are ‘for personal use’ and ‘for gift’, followed by ‘for celebrating Eid’. It means that consumer demands have seasonal changes, and it will be hiked especially before Eid. Reason for purchasing handicrafts and place of purchasing handicrafts are shown in the below Tables.

[5] Target segmentation was conducted by the local research company using the Socio Economic Class (SEC) Grid applied by them. Interview was conducted to SEC A and B under the Grid.

Table 10 Reason for purchase handicrafts (Multiple answers)

Market	Number of respondents
Personal	18
Gifting	18
Eid	13
Birthdays	10
Weddings	4
Family events	7
Children's school events	2

(Source) Project team

Table 11 Place of purchasing handicrafts (Multiple answers)

Market	Number of respondents
Hyderi Market	9
Zainab Market	7
Tariq Road	6
Dolmen Mall	5
Saddar Karachi	5

(n=20)

As for frequency of purchasing handicraft, 14 respondents answered that they purchase it if they find something good while shopping. It implies that the handicraft can be sold not only in event seasons but also in normal occasion if there are proper supplies of attractive products in the shops. List of top 15 items of handicrafts purchased by the respondents is shown in the below Table.

Table 12 List of top 15 items of handicrafts purchased by the respondents (Multiple answers)

Item	Number of respondents	Item	Number of respondents
Khussey (Shoes)	15	Handbag	14
Bed Cover	13	Jewelry	11
Cushion Cover	11	Clothes	10

Item	Number of respondents	Item	Number of respondents
Ajrak	10	Sindhi embroidery	9
 Ajrack scarf			
Wall Hangings	7	Ralli	7
		 Left: normal ralli Right: traditional ralli, namely, took ralli	
Decorations	7	Embroidered clothes	6
Clutch	6	Shawals	5
Pillow covers	5	Applique product	5

Item	Number of respondents	Item	Number of respondents

(Source) Project team

2. Overview and analysis of SVC of the target area

Two local organizations, Women Development Foundation Pakistan (WDFP) and Sindh Rural Support Organization (SRSO) were selected as the partner organizations of the Project to implement pilot activities. WDFP is based in Karachi while SRSO is based in Sukkur covering 10 districts in northern Sindh. The Project target areas were selected from the working areas of the partner organizations, and it was decided to be Maripur and Baldia in Karachi for WDFP, and Sukkur, Khairpur and Shikarpur for SRSO. First, the Project team with local researchers conducted Field survey[6] of FHBWs in those target areas, followed by Supply Value Chain (SVC) survey by interviewing all concerned stakeholders (such as traders, middlemen and retailers) of the SVC of the target FHBWs. The results are followings.

2.1 Karachi

In Karachi, Field survey was conducted in two places, Maripur and Baldia. In Maripur, it was revealed that FHBWs do not have any marketing channels other than selling their products to their neighbors and friends, while in Baldia, some FHBWs were selling their products through middlemen. Since SVC in Maripur is just simple, below section focuses on SVC in Baldia.

2.1.1 Situation of FHBWs

The major occupation of FHBWs in Baldia, as shown in Table 13, are stitching, embroidery, beautician, Adda work[7], and food making and packing. Females in Baldia are aware of working opportunities because there are many manufacturing units in the area.

[6] The Field survey was conducted separately from the SVC survey in the Project. Please refer the detail to the 'Report of the Field Survey'

[7] It is a kind of embroidery using special technique with needle and wood frame.

Table 13 Occupations of FHBW in Baldia

Major occupation	Other occupations
1) Stitching 2) Embroidery 2) Beauticians 3) Adda work 4) Food making such as chops and chaat (spicy food) 5) Food packing	・ Textile designing ・ Wool knitting ・ Cutting jeans ・ Fabric printing ・ Making replica suits ・ Food making, packing, delivering

(Source) Field Survey

As for nature of work, self-employed and piece rate are 66% and 30% respectively among 61 responses[8]. The average monthly total sales of HBW is 3,133 PKR and monthly total profit is 2,420 PKR in the area. Regarding distribution channels, 13 % of respondents are using middlemen, 5% are using whole sellers, 7% are using retailers, 3% are using NGOs, while majority of respondents (69%) are directly selling to customers.

2.1.2 Overview of SVC

There were some cases that FHBWs had a deal with middlemen, but the Project team could not contact with the middlemen who bought the products from target group directly, because FHBWs were afraid of the negative affect to their business. Instead, the Project team conducted interviews with female middlemen including the female leaders who are getting orders and distributing the works to her fellow workers in Baldia. SVC of FHBWs in Baldia is shown in Figure 3.

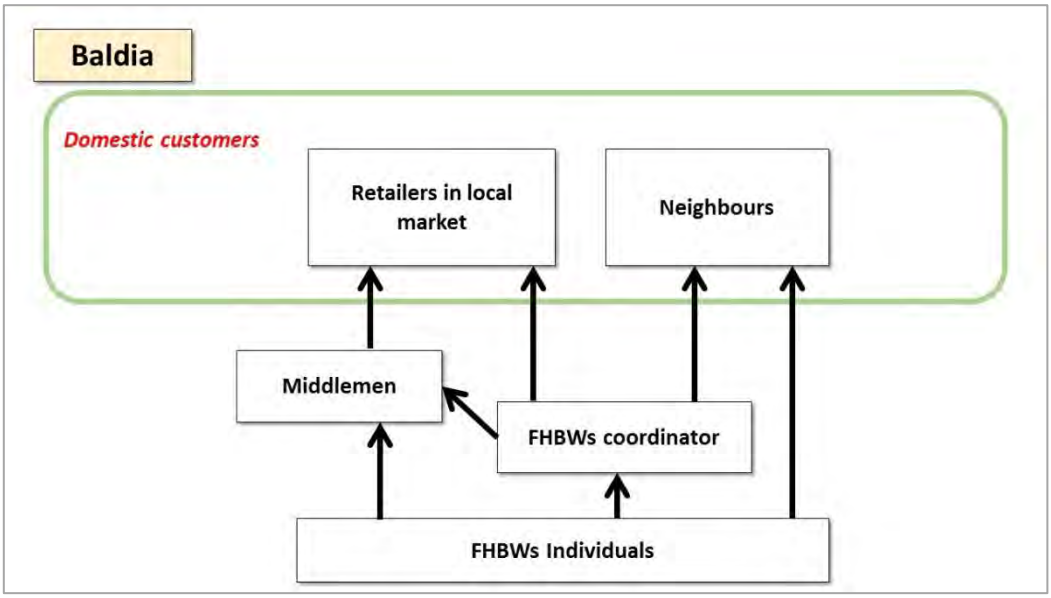


Figure 3 Supply value chain of FHBWs in Baldia, Karachi

[8] Number of respondents was 30, however, multiple choice was applied for main three products of FHBWs.

<Getting orders and work distribution>

As the result of the interviews, it was revealed that the female middlemen receive the order from the retailors or factories where she had worked before, divide the order into the neighboring women, collect the products by visiting each woman's house, and distribute the income fairly. Materials are provided by the retailors or factories. Their work is rather similar to a sub-contractor than middlemen.

<Profit from HBW>

Materials will be provided by the retailors or factories, however, profit that FHBWs can earn from production is extremely low. For instance, profit from producing one dozen pajama is 12 rupees, and ones for 100 small pouches is 15 rupees in case of stitching work. In case of suits making, 400 rupees per suits will be paid to FHBWs.

2.1.3 Challenges of SVC

Challenges of SVC faced by the target FHBWs are summarized as below.

- Lack of negotiation capacity

In most cases, female middlemen cannot negotiate with the retailors or factories who place orders on price for piece work or products. Due to unequal power balance between the owners of order and female middlemen, she has to accept the price list given by the owners of order. Even though profit is originally small, the female middlemen share the small profit among FHBWs equally.

- Problem of price setting

The profit that they can get from selling the products is generally very low. There are some FHBWs who are selling "Adda" work (photos are shown below). The market price of the suits with Adda work was 20,000 - 25,000 PKR, but FHBWs could only receive 1,500 PKR in the case they sell them through middlemen.

Adda work

Enlarged

- Limited marketing channels

Although the target FHBWs live in busy metropolitan city where lots of marketing opportunities are available, the marketing channels that they currently have are very limited. It is partly due to lack of access to information, mobility, technical skill to produce products that is sellable for the urban consumers.

2.2 Sukkur

2.2.1 Situation of FHBWs

The major products of FHBWs in the target areas are Ralli work (patch work), stitching, and embroidery as shown in the Figure 4. As for nature of work, self-employed and piece rate were 80% and 20% respectively among 85 responses. The average monthly total sales of HBW is 8,977 PKR and monthly total profit is 6,418 PKR in the area which is significantly larger than those of target groups in Karachi. Support activities in skill enhancement and market linkage development delivered by some NGOs in this area including SRSO might have supported the larger figure. Regarding distribution channels, 21 % of respondents are using middlemen, 7% are using retailers, 38% are using NGOs, and 27% are directly selling to customers among 110 respondents. This indicates that effects of NGOs' support are not negligible in this area.

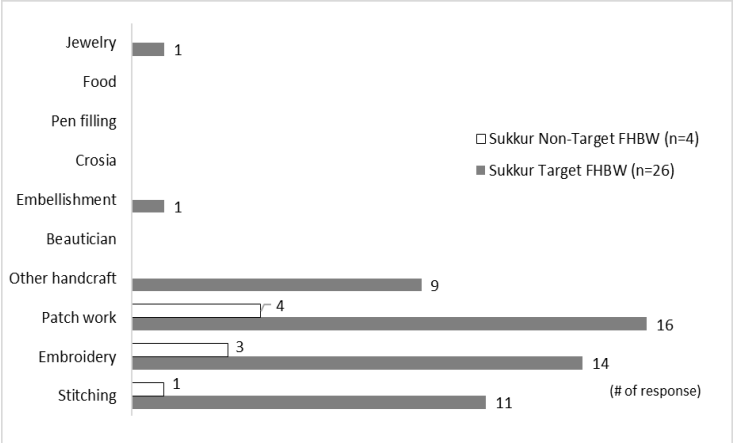


Figure 4 Product category produced by the target FHBWs
(Source) Field survey report

2.2.2 Overview of SVC

It was found by the survey that there are mainly two cases of value chains of the products made by the target FHBWs: 1) business with SRSO and other NGOs through BDGs and 2) business without support of SRSO and other NGOs.

<Business between SRSO and BDGs>

Main marketing channel of BDGs through SRSO is the sales in exhibitions and the sales at the SRSO's own outlet in Sukkur. 95% of the customers of SRSO is women, and approximate 20% of them is young generation. The Craft Enterprise Development (CED) department of SRSO has a budget to support FHBWs, which amount is around 5 million PKR per year. The number of BDGs supported by SRSO is currently around 150, and SRSO aims to increase 50 BDGs every year. All benefit from the sales from exhibitions and from the outlet is provided to the FHBWs, and SRSO does not take any profit other than necessary managerial cost.

As shown in the Figure 5, SRSO has MOU with Indus Craft Foundation and SABA Pakistan[9], and the handicraft products made by BDG members are sold also in their outlets.

SRSO has also MOU with Indus Heritage Trust to allow them to produce embroidery parts by highly-skilled FHBWs who are selected in the villages under SRSO's target area.

[9] As of the date of the survey, MOU with Indus Craft Foundation was on the process.

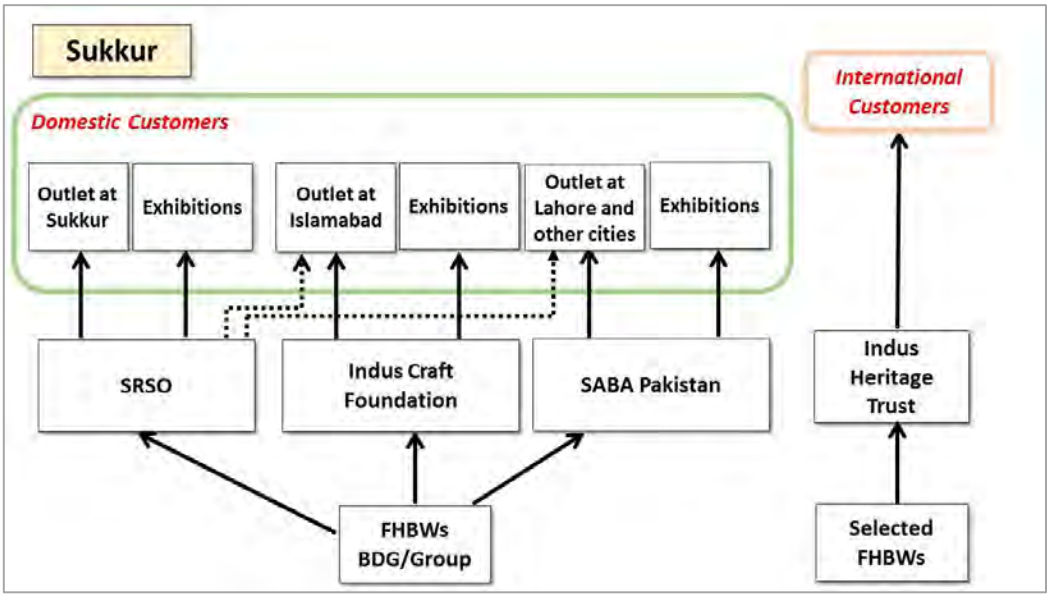


Figure 5 Supply Value Chain in Sukkur (with SRSO)

On top of that, SRSO has an online shop in their Facebook page. The customers are able to make payment by Easypaisa, Mobicash and bank transfer. Products are delivered by the courier service, TCS.

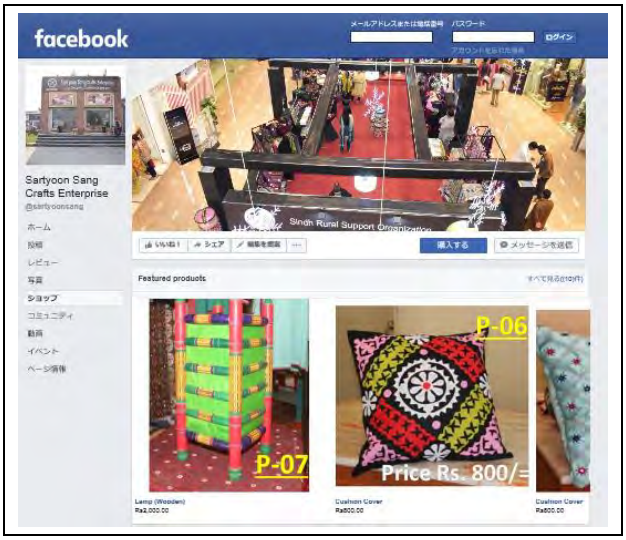


Figure 6 Online shop of SRSO

(Source) https://www.facebook.com/pg/sartyoonsang/shop/?ref=page_internal

< Business without support of SRSO>

As for marketing channels without SRSO's support, there are some leaders of BDGs or key persons who worked as a coordinator to sell their products as follows.

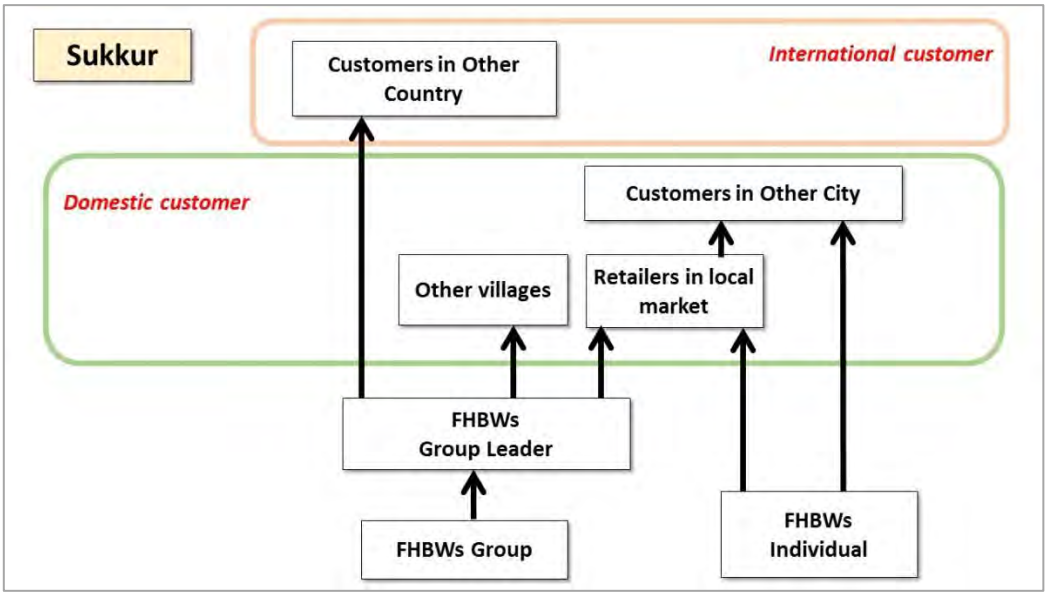


Figure 7 Supply Value Chain in Sukkur (without SRSO)

Followings are some examples of marketing observed in the survey.

- Trading directly with the retailors of local markets in Sukkur by using their communication channels built with support of SRSO in the past.
- Selling bed covers to the relatives who live in overseas (Saudi Arabia).
- Making hair accessories and selling them in neighboring villages.
- Selling bed covers to doctors' dormitory in the hospital in which her family member was hospitalized.

2.2.3 Challenges of SVC

Challenges of SVC faced by the target FHBWs are summarized as below.

- Dependency on NGOs

As shown in the Figure 5 and 7, most products of FHBWs are marketed through NGOs, while some FHBWs are selling it by themselves directly to the customers. Sales of NGOs depend on exhibitions that they organize. The exhibitions are held on ad-hoc basis and they are not financially sustainable as management cost are often funded by donors. It is required to diversify marketing channels to decrease risks.

- Lack of mobility and information access

The target areas where BDGs are located are remote, far from big cities and FHBWs in those areas have difficulties to find means of transportation. Some villages have strong social norms prohibiting women to go out the villages. Therefore, many target FHBWs do not have mobility and access to necessary information needed for developing market linkage.

2.2.4 Potential products of SRSO

According to the additional survey conducted by a local design consultant, the products of the target groups supported by SRSO are unique and it has a potential to sell to the urban customers. However, the products need to be improved in terms of quality and design for sophistication. The consultant listed up potential product categories and items of SRSO as shown in the below Table.

Table 14 Potential products of SRSO

Categories	Items
Cloth	women's clothing, men's kurtas and baby cloths
House hold goods	classic white applique art bed cover, table cover, curtains and cushions, date leaf weaving, shawls, clothing textile
Foot wear	Chappal (a traditional foot wear)
Accessories	jewelry, key chains, tea cosy, phone cases
Stationary	notebooks diaries, folders and files
Baby products	toys, clothes, baby bedding
Gift and souvenir items	card case, pencil case, key chains
Crochet (Combination of small kitted parts)	baby clothing, blankets, cushions
Khes (handloom woven fabric)	blanket, notebook cover

(Source) Report of rapid appraisal by Ms. Zein Ahmed

2.3 Other examples of handicrafts SVC

The survey observed several good practices to market handicrafts made by FHBWs other than above cases explained in 2.2.2.

<Marketing with local retailers>

There are many retailers selling Ralli bed cover at the road side stalls on the highway from Sukkur to Khairpur. One retailer is doing business with around 50 FHBWs in two villages where belong to same biradari[10]as him. Male family members of FHBWs bring Ralli to the retailer to sell the products. When the retailers get orders from buyers in Karachi and Lahore, the retailers give the orders to FHBWs to make the products. One of the buyers interviewed by the Project team is from Lahore and purchasing Ralli from the retailer. This buyer is selling Pakistani handicraft in USA and Australia through her brother and friends. However, quality of finishing Ralli is often not acceptable level for the international market. Therefore, she purchases single Ralli as part of material and finishes products by tailors in Lahore.

Retailer of Ralli on the road side

[10] Biradari is a group of endogamy.

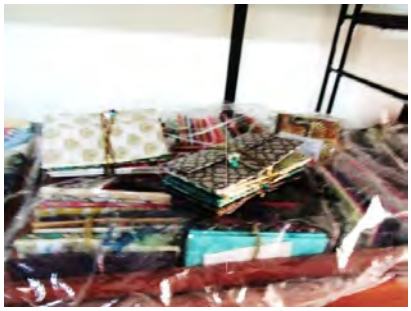
<Business with overseas customers by Fare trade>

Indus Craft Trust (ICT) is a local trust institute and registered under Fare Trade Organization. The head quarter of ICT is located in Shikarpur. 60 volunteer coordinators are working in 32 districts. ICT is selling handicrafts produced by FHBWs to customers abroad through online at competitive price. For example, the selling price of Ralli bed cover and quilt is 4,500PKR at SRSO, while the selling price of ICT varies from 8,000 PKR to 300,000 PKR depending on quality and design. The customers bear the cost for delivery and commission for volunteer coordinators. Therefore, the difference between selling price and material cost will be paid to FHBWs as labor cost and profit. ICT calculates labor cost on working hour basis based on the official minimum wage.

<Wholesale to private companies>

Rana Liaquat Craftsmen Colony (RLCC) is a NGO based in Karachi and supporting 260 FHBWs in Shah Faisal Colony. They make products by using recycle materials to reduce production costs. They developed more than 100 items such as key holders, potholder, tray, cushion covers, accessory pouch, and photo frame etc. The most popular item is a shopping bag made by old English newspaper. RLCC sells their products to some big private companies such as “Khaadi” for apparel and “Habit” for household items. RLCC is selling products to those major companies at the same price as those at their display room. However, RLCC does not know how much the price is set by those companies to sell RLCC’s products.

Paper bowl sold to Khaadi



Envelops sold to Habit

3. Situation and needs analysis

In order to identify the support needs for FHBWs engaged in handicraft production for income generation, the Project conducted SWOT analysis of SVC and market environment on handicraft produced by the target FHBWs based on the survey results. Outcome is as follows.

Table 15 SWOT analysis of SVC of handicraft

Strength	**Weakness**
(Karachi SVC) - The target FHBWs has good access to external resources including market players, skill development institutions and financial institutions. - They have access to middlemen and traders and chance to diversify business channels. - (Sukkur SVC) - Skills and technique inherited for generations are generally high level. - The target FHBWs has formed groups and base for conducting group activities and have good connection with multiple NGOs.	(Karachi and Sukkur) - The current product line lacks design and quality which can satisfy taste and trend of middle-high class consumers even though the craft form itself is unique and attractive. - Quality of raw material is not good and procurement process is not well developed based on design and market requirement. - No quality control is applied. No standardization of size, specification, time management for delivery, cleanliness etc. - There are very limited marketing channels due to lack of mobility and information. - The target FHBWs lack of capacity of negotiation and profit they get is very low.
Opportunity	**Threat**
- The size of middle-class population in Pakistan especially in urban area is growing who has good purchasing power of consumer products. - The products with popular brands and designers are sold well at high price in the domestic market. - Internet and social media is penetrating with fast speed and middle-class population are using it regularly for getting information of shopping. - There are few commercially successful cases to market handicraft in Pakistan despite high level of craft technique. Opportunity has not been well tapped yet.	- Cheap imported products are flooded in the local market and price competition is very high. - Machine made garment (embroidery) of mass production and fast fashion is growing in the domestic market and the price and design are also attractive for general consumers. - Sales of garment and gift items face seasonal movement. - There is no proper evaluation and appreciation for handicraft products in general in domestic market.

(Source) Project team

IV. Recommendation for the project intervention

Based on the above situations of SVC of handicraft produced by the target FHBWs, the strategy for maximizing the current strength and opportunity and minimizing weakness and threat as well as recommended intervention by the Project are considered as followings.

- Maximize Strength × Opportunity

<Support to develop quality products responding to market demands of middle to high-end market>

Since it was revealed that middle-class population who has a certain level of purchasing power is growing, and the target FHBWs in the target areas in Sukkur have high skills and technique, it is recommended to support the target FHBWs to product quality products by utilizing the skills. The Project requires design intervention with a professional design expert who knows how to follow the urban latest trend and required quality, and the knowledge should be transferred to the partner organization for future run in sustainable way. It is also necessary to enhance and focus on the product lines, improve skill capacity of color combination, measurement, sizing, cutting, and finishing etc. Hygienic control, standardization of process and specification, time management to meet delivery target are also important for meeting market demands.

<Support to develop appealing brand>

The products with popular brands' or designers' name are sold very well in the domestic market. To access the target market segment – middle to high end consumers, it is very important to establish a good and trendy image of the products. It is recommended for the Project to support upgrading the image of the brand by using mass media, promotional activities and development of advertisement materials.

<Utilize new technology>

Many people in Pakistan are using internet and social media such as Facebook and WhatsApp for shopping regularly. There are already many e-commerce sites trading handicraft by using private courier service companies and payment system. For the target FHBWs especially those in Karachi who has access to external resources, it will be effective to support for applying new technology such as e-commerce.

- Minimize Weakness × Threat

<Support to develop quality products responding to market demands of middle to high-end market>

It is same as the point mentioned above. Low price and low quality handicraft products are saturated in the local markets and faced with severe competition with imported products. For getting proper return from labor intensive work, competition on lowering price should be most avoided. Therefore,

the Project should support to develop design and quality so that the products can appeal to the target higher market segment.

<Support to diversify marketing channels>

It was observed that the main challenge of SVC was lack of marketing channels both in Karachi and Sukkur due to multiple factors such as mobility and social norms. Especially the target groups in Sukkur are heavily dependent on NGOs support and thus their business is not sustainable. Since it was found that there are several potential marketing channels that are not utilized well yet including e-commerce, the Project should support to diversity the marketing channels as many as possible.

<Support to increase profit from HBW>

The profit the target FHBWs get from their work is extremely low. While it is mainly because the general market price of handicraft is low and they don't have market linkage, there are some factors which can be relatively easily addressed. For example, capacity enhancement of information collection, marketing, negotiation and communication of the FHBWs will help for them to get much proper remuneration for their current work. It was also found that there are very few FHBWs who conduct cost and profit calculation and record keeping. To support them to regularly carry out such practice will also increase their return.

(End)

Appendix

List of products (by Ipsos)

List of Exhibition (by Ipsos)

List of Retailer (by Ms. Sandambatake, Mr. Hamid)

Price survey (by Ms. Sandambatake, Mr. Hamid)

Appendix

Appendix A List of products

Sindhi Fans *A hand fan with traditional embroidery*	
Khussey *A type of traditional footwear for men and women*	
Aplic *A type of embroidery work done on clothes, cushion & table covers, etc.*	
Chikk *A type of craft out of which blinds, baskets, racks are made.*	
Sceneries *A handmade framed artwork either made from embroidered cloth or paintings.*	

Truck Art Chappal *Footwear deigned influenced by truck art.*	
Khaiss *A special type of bedspread, also used as picnic sheets, table covers, etc.*	
Mobile Pouch *A traditional handmade pouch to keep cellphones*	
Balochi Chappal *A type of traditional footwear from Baluchistan*	

Paranday *A type of hair accessory worn by females in braided hair*	
Galay (neck pieces) *Separate neck pieces that are stitched on clothes*	
Chundari ka dupatta	

Morh (dulhay ka sehra) *A type of headwear worn by grooms on weddings to cover the face*	
Shawls	

Appendix B List of Exhibitions

S.NO	EXHIBITION TITLE	DATES	VENUE	DETAILS
1.	Pakistan Footwear Show-PIFS, 2015	March 6-8, 2015	Expo Centre Lahore, Pakistan	The Pakistan Mega Leather Show 2015 promises to be the biggest exhibition of leather based products to date. Given the sheer scale of this one of a kind show, and its potential implication upon businesses and upon the industry, there will also be maximum participation from the Government sector and from those responsible for policy making.
2.	Textile Asia, 2015	March 28-30, 2015	Karachi Expo Centre, Pakistan	The exhibition will cover Entire spectrum of Textile Industry including ginning, spinning, weaving, finishing machinery for garment industry specially value added sectors like computerized embroidery machines, quilting machines, special machines, accessories, graphic System, chemical & dyes etc. www.textileasia.com.pk
3.	**Digital Textile Printing Show, 2015**	September 4-6, 2015	Lahore Expo Centre, Pakistan	This exhibition alongside a conference will serve as a benchmark to the growing printing industry of Pakistan by bringing together both buyers and sellers from within the country as well as international companies. www.dpsworld.info
4.	**Expo Pakistan, 2015**	February 26-March 1, 2015	Karachi Expo Centre, Pakistan	Expo Pakistan is the biggest trade fair in Pakistan, showcasing the largest collection of Pakistan's export merchandise and services. Foreign exhibitors, from neighboring countries, also use this platform to launch their products. www.expopakistan.gov.pk

Appendix C List of Retailer

S.NO	COMPANY	ADDRESS	CONTACT	PRODUCT	WEB/E.MAIL
1	PakApparels	Z-2, Manghopir Road, S.I.T.E, Karachi.PAK APPARELSE-491/1, Herdil Raam Street Garden East, Karachi,	(9221) 32550017, 32550018 (9221) 32550019.9221-2253909 / 4915017	Uniform, Kids Night Wear, Men's Knight Wear,Women's Night Wear,Hood,Polo & T-shirts,Jog Paints	www.pakapparels.com.jawed@pakapparels. com …
2	Kings Apparel Industries (Pvt.) Ltd	Shahrah-e-Iran, Clifton, Karachi	92 21 35864070,92 21 35867771 (6 Lines)	Women Garment Cloths, Men Garments Cloths, Kids Garments	www.kingsapparel.com
3	Al-Ameera Apparel(Pvt)Ltd	Plot 27, Sector 23, Korangi Industrial Area, Karachi	9221-3506 4446	Men and Women Garment cloths, Kids Garments	www.al-ameera.com.pk
4	Friends Apparel (Karachi, Pakistan)	Plot # D.P. 50 Sector 12-C North Karachi	92-21-6963040, 6963044	Importer & Exporter of Towels and Knitted Garmen	friendsapparel.com
5	GRACE APPAREL (PVT) LTD.	10-B/C, Writers Chambers Mumtaz Hassan Road,KARACHI	9221-2430434 / 2430433	Garments	www.gracepak.com
6	Crown Textile	Plot No F-387/EA, SITE, Karachi, Sindh	(021) 32581320	Manufacturare variety of Men, women and kids garments	www.crowntex.com.pk
7	Rajwani Denim Mills Pvt. Ltd	NC-91 Deh Khanto Landhi Karachi	(+92-21)35000201-06	Stitching, Inhouse,Washing, Embroidery, Fabric	www.rajwanidenim.com
8	Comfort Apparel	PLOT NO. E-99, SECTOR 31-D,P&T SOCIETY, KORANGI IND. AREA, KARACHI.	35064548	Hosiery and Kinted Garments	comfortapparel.net,uzairimran@comfortapparel.net, saad@comfortapparel.net
9	Naeem Enterprise	A-B, Hub Chowki Rd, Karachi,A-25/B, Site, Karachi	92-21-32569901, 32569902, 32569903, 32569904, 32569905	Knit Goods Wholesale & ManufacturersExportersTextile ExportersKnit Goods Wholesale & ManufacturersKnitted FabricsTextile ConsultantsTextile DesignersTextiles Wholesale & Manufacturersmore	naeementerprise.com
10	Soorty Enterprises Pvt. Ltd	Plot 26, Sector 23, Korangi Industrial Area, Karachi	(021) 35061912	Garments	www.soorty.com
11	Matrix Sourcing Khi	shahra e faisal near fine house khi	0321 4340566	TEXTILE MATERIALS,TEXTILE FIBERS,TEXTILE BROKERS,GARMENT	www.apparelco.com
12	Artistic Fabric Mills	472 Deh Landhi, Bin Qasim Town, Karachi	(021) 35023694	Fabric & Garment	www.artisticfabricmills.com
13	CHOTTANI INDUSTRIES (Karachi, Pakistan)	F-515 workers Road Site Karachi	92-302-555 5024,92-315-256 8580	Denim Jeans to Knit Joggjeans and Jackets	www.chottani.com,info@chottani.com
14	Shahzad Apparels (PVT) Ltd	Export Processing Zones Authority Office,, Karachi	(021) 35084308	Garments	shahzadapparels.com
15	Amna Apparels	F-271, SITE, Karachi	9221-2573157 / 2573150	Knitted Garments, home textile, towels and bed wares	www.amnaapparels.com

Appendix D Price survey

1. Target products

- Cloth
- Bag
- Shoes
- Home decoration textile (Bed cover, cushion cover, sofa cover)
- Other products

2. Research area

- At the market

Date	Place		Target customers
18 July	Tariq Road		Local people (High-Upper Middle-Middle-Low)
	Hyderi Market (North Nazimabad)	Saima Paari Mall	Local people (High-Upper Middle-Low)
		Hyderi Bara Market	Local people (Middle-Low)
20 July	Saddar	Selected shop at Zainab Market (*)	Foreigners and Pakistani who live outside Karachi
		Atrium Mall	Local people (High-Upper Middle)

(*) At the shops at Zainab Market except for selected shop, their main customers are local people (Upper Middle-Middle-Low).

- Online

3. Shop lists

No	Name	Place	Main products	Target
1	MARKAZ-E-HASSEN	Tariq road	- Dress (party, wedding)	High
2	SAMS BY YARN & FABRICS	Tariq road	-Unstitched cloth with machine embroidery -Stitched cloth with machine embroidery	High
3	Sanu Shoes	Tariq road	-Shoes	Middle-high
4	Moneeza	Tariq road	-Bag	Middle
5	BIN TAQL	Tariq road	-Unstitched cloth with machine embroidery -Unstitched cloth with print -Stitched cloth	Middle
6	Aroashi Embroidered	Tariq road	- Unstitched cloth with machine embroidery	Middle

No	Name	Place	Main products	Target
	Classics			
7	Salah-ud-Din	Tariq road	-Printed Kruti -Trousers -Scarf	Lower middle ~ middle
8	N/A (it is a kind of road shop)	Tariq road	-Unstitched cloth	Low
9	Paari Bridal & Boutique	Hyderi Market, Saima Paari Mall	-Dress with hand embroidery -Dress with machine embroidery	High
10	Dubai Collection	Hyderi Market, Saima Paari Mall	- Unstitched cloth with embroidery	Upper middle
11	Arainz The Women Store	Hyderi Market, Saima Paari Mall	-Stitched cloth (3 pieces/Kurti) -Trousers -Scarf -Bag -Shoes	Middle (young women)
12	Tooba Germents	Hyderi Market, Saima Paari Mall	-Stitched cloth with embroidery -Trousers -Scarf	Middle (young women)
13	DRESS UP	Hyderi Market, Saima Paari Mall	-Stitched cloth with machine embroidery -Trousers -Scarf	Middle (young women)
14	Neero's for girls	Hyderi Market, Saima Paari Mall	-Stitched cloth -Trousers -Scarf	Middle (young women)
15	Unique Collection	Hyderi Market, Hyderi Bara Market	- Unstitched cloth	Middle
16	Maryan Fashion	Hyderi Market, Hyderi Bara Market	-Unstitched cloth (3 pieces) -Stitched cloth (only Kurti)	Lower middle-Middle
17	Classic Bedding & Curtain	Hyderi Market, near the original Hyderi Market	-Bed sheet with embroidery -Cushion cover -Curtain, pillow cover etc	Middle
18	Queen Handicrafts	Zainab Market	-Cloth with embroideries/mirror work	Foreigners and Pakistani who live outside Karachi

No	Name	Place	Main products	Target
			-Scarf with hand embroideries -Bed cover, lug, cushion cover, curtain, wall pocket, tea cozy etc	
19	National Art Corner, Country Wide Art & Crafts	Zainab Market	-Cloth with embroideries -Handicraft goods	Foreigners and Pakistani who live outside Karachi
20	Nawab Garments	Zainab Market	-Cloth for women and kids -Accessary	Foreigners and Pakistani who live outside Karachi
21	Crown Garments	Zainab Market	-Cloth with embroidery and mirror work -Bags with hand embroidery -Cushion cover, pouch etc	Foreigners and Pakistani who live outside Karachi
22	Super Handicraft	Zainab Market	-Brass goods -Wooden crafts -Key chains -Silver items (from China)	Foreigners and Pakistani who live outside Karachi
23	New Style	Zainab Market	-Stitched cloth with machine embroidery	Middle
24	Afghan Handicraft	Atrium Mall	-Bag -Wallet -Key chains	Middle
25	Gul Ahumed	Online	-Unstitched cloth -Stitched Kurri - Trousers -Bag -Bed Sheets -Cushion cover	Middle-high
26	J. Junaid Jamshed	Online	-Stitched cloth -Unstitched cloth -Stitched Kurri -Stoles / Shawl - Trousers -Shoes	Middle-high
27	Generations	Online	-Stitched Kurti	Middle-High

4. Result of the price survey

<Tariq Road>

Name	MARKAZ-E-HASSEN
Place	Shop No. G-7, Rabi Centre, Tariq Road, P.E.C.H.S, Karachi
Products	-Dress (party, wedding): 5,000-over100,000PKR -Most of their products are made by hand. Men workers work at small cottage industry in Karachi, Lahour, Panjub.
Target	High
Online	No
Photo	 Inside the shop Party dress: 5,000PKR Party dress: 7,000PKR

Name	SAMS BY YARN & FABRICS
Place	Shop No 1 Plot - No 11C Block 2 Main Tariq Road, Karachi
Products	-Unstitched cloth with machine embroidery: 2,500-6,000PKR -Stitched cloth with machine embroidery: over 10,000PKR -Some clothes are imported from India. The price is high (over 10,000PKR).
Target	High
Online	No
Photo	 Stitched: 12,000PKR (made in India) Stitched: 10,000PKR Unstitched kruti: 2,900PKR

Name	Sanu Shoes
Place	Shop #4-A, Mateen Center, Grand Floor, Karachi
Products	-Shoes: 1,000-2,500PKR -Most of the products are made by machine. A few of their products made by hand.
Target	Middle-High
Online	?
Photo	 Inside the shop Inside the shop Handmade stone work and embroidery shoes: 1,500PKR

Name	Moneeza
Place	Shop #7-C, Central Commercial Area, Tariq Road, Karachi
Products	Bag
Target	Middle
Online	Yes (facebook)
Photo	 Inside the shop Bag (black): 5,000PKR

Name	BIN TAQL
Place	Oppt. Tariq Centre Main Tariq Road, Karachi
Products	-Unstitched cloth with machine embroidery: 1,500-5,000PKR -Unstitched cloth with print: 900-2,500PKR -Stitched cloth: around 3,000PKR
Target	Middle
Online	No
Photo	 Inside the shop Unstitched (pink): 1,650PKR Stitched with print: 3,350PKR

Name	Aroashi Embroidered Classics
Place	Shop #G-4/A, Saima Shopping Mall, Driven Cinema, Karachi
Products	Unstitched cloth with machine embroidery: 2,000-3,000PKR (for 3 pieces)
Target	Middle
Online	Yes
Photo	Inside the shop Unstitched: 3pieces 2,350PKR
	Unstitched: 3 pieces 2,450-3,050PKR Stitched kurti: 1,150PKR

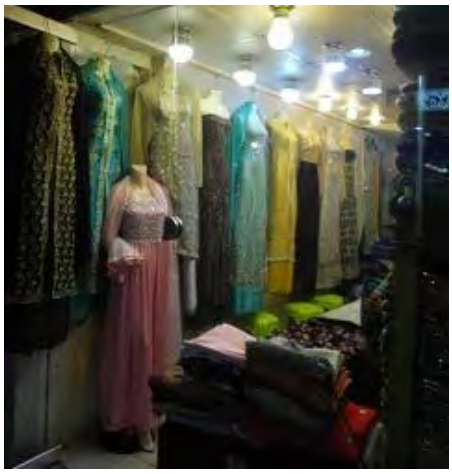
Name	Salah-ud-Din
Place	Tariq Road
Products	-Printed Kruti: 500-1,000PKR -Trousers: 400-500PKR -Scarf: 150PKR
Target	Lower middle ~ middle
Online	No
Photo	Inside the shop

	Kurti; 1,000PKR	Kurti: 800PKR

Name	N/A (it is a kind of road shop)
Place	Tariq road
Products	-Unstitched cloth: 1, 000PKR
Target	Low
Online	No
Photo	Inside the shop 1 package: 1,000PKR

<Hyderi Market, Saima Paari Mall>

Name	Paari Bridal & Boutique
Place	Shop #41-42, Ground floor, Saima Parri Mall, Hyderi, Karachi
Products	-Dress with hand embroidery (for party and wedding): 50,000-375,000PKR For example, handmade wedding dress with embroidery is 95,000PKR -Dress with machine embroidery (for party): 6,000PKR
Target	High
Online	Yes
Photo	 Display of the shop from outside Photo was prohibited inside the shop.

Name	Dubai Collection
Place	Shop # 39, New Aga Market, Paposh Nagar, Karachi
Products	- Unstitched cloth with embroidery
Target	Upper middle
Online	No
Photo	 Entrance Inside the shop

	 Unstitched cloth: 5,000PKR Unstitched cloth: 8,000PKR

Name	Arainz The Women Store
Place	Shop # S-31, 2nd floor, Saima Paari Mall, Hyderi, Karachi
Products	-Stitched cloth (3 pieces): 2,000-3,500PKR -Stitched cloth (Kurti): 1,000-3,000PKR -Trousers: 250-1,300PKR -Scarf: 200-500PKR -Bag: 1,100-2,800PKR -Shoes: 500PKR
Target	Middle (young women)
Online	No
Photo	 Entrance Display of the shop

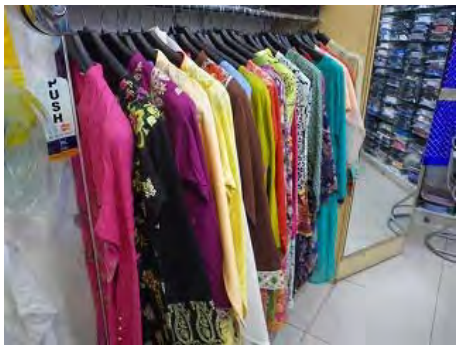
Navy: 1,200PKR, Black: 1,000PKR

Display of Bags

Bag: 1,850PKR

Bag: 1,600PKR

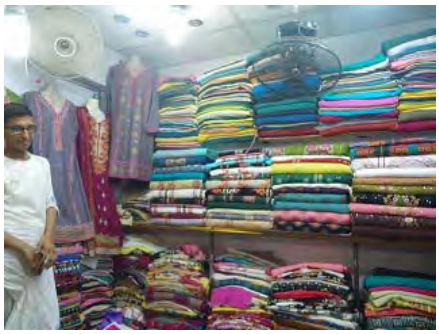
Shoes: 500PKR each

Name	Tooba Germents
Place	F-15 Saima Paari Mall, Hyderi Block-H, North Nazimabad, Karachi
Products	-Stitched cloth with embroidery: 1,500-4,500PKR -Trousers: 500-1,000PKR -Scarf: 300-600PKR
Target	Middle (young women)
Online	No
Photo	 Entrance  Inside the shop Cloth(yellow): 3,400PKR Cloth: 1,990PKR

Name	DRESS UP
Place	N/A
Products	-Stitched cloth with machine embroidery: 2,300-2,800PKR -Trousers: 400PKR -Scarf: 200PKR
Target	Middle (young women)
Online	No
Photo	 Entrance Inside the shop Each cloth: 2,400PKR

Name	Neero’s for girls
Place	N/A
Products	-Stitched cloth: 2,000-3,000PKR -Trousers: 400-500PKR -Scarf: 300-500PKR
Target	Middle (young women)
Online	No
Photo	Photo was prohibited inside and outside the shop.

<Hyderi Market, Hyderi Bara Market>

Name	Unique Collection
Place	Shop No 26, 29 Haidery Bara Market, North Nazimabad, Karachi
Products	- Unstitched cloth: 2,000-4,000PKR -Fabric are from China and Pakistan and machine embroideries are done in Pakistan.
Target	Middle
Online	No
Photo	 Inside the shop Unstitched: 2,000-4,000PKR

Name	Maryan Fashion
Place	Shop #1, 1 Floor, Bara Market Barket-e-haidery North Nazimabad, Karachi
Products	-Unstitched cloth (3 pieces): 1,200-4,000PKR -Stitched cloth (only Kurti): 650-1,350PKR
Target	Lower middle-Middle
Online	Yes (facebook)
Photo	Inside the shop Unstitched (white, 3 pieces): 1,500PKR

	 Display of the shop	 Kurti: 1,650PKR

<Hyderi Market, near the original Hyderi Market>

Name	Classic Bedding & Curtain
Place	Shop #1,2,3, Muhammadi Shopping center, Hyderi Market, Karachi
Products	-Bed sheet with embroidery: 1,500-3,000PKR -Cushion cover: 400-600PKR -Curtain, pillow cover etc
Target	Middle
Online	No
Photo	 Entrance Inside the shop Bed sheet Bed sheet: 3,000PKR Bed sheet (machine): 800PKR Cushion cover (4 pieces): 400PKR

<Zainab Market>

Name	Queen Handicrafts
Place	61, 67 Corner Shop Zainab Market Abdullah Haroon Road, Saddar- Karachi
Products	-40% of the products is handmade and 60% is machine made. Handmade products are from Tharparkar. -Cloth with embroideries/mirror work: 3,500-4,500PKR -Scarf with hand embroideries: 2,500-4,500PKR -Bed cover, lug, cushion cover, curtain, wall pocket, tea cozy etc
Target	Foreigners and Pakistani who live outside Karachi
Online	No
Picture	 Inside the shop Inside the shop Traditional Tharparkar cloth (2 pieces, shirt and long skirt): 4,500PKR

Traditional Tharparkar cloth (2 pieces, shirt and trouser): 3,500PKR

Hand embroidered shirt: 3,500PKR Hand embroidered scarf; 3,000PKR

Hand embroidered scarf; 4,500PKR Hand embroidered scarf; 3,000PKR

Bed sheet: 2,500PKR

Bed sheet: 3,000PKR

Lug: 6,500PKR

Unstitched cloth (3 pieces): 2,200PKR

Cushion covers (1set 4pieces): 3,000PKR

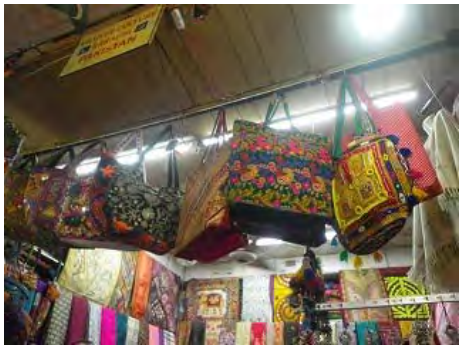
Wall pocket: 350PKR

Tea cozy: 110PKR

Name	National Art Corner, Country Wide Art & Crafts
Place	Shop No. 57, 60 Zainab Market, Abdullah Haroon Road, Saddar, Karachi
Products	-20% of the products is handmade and 80% is machine made. -Cloth with embroideries: 2,500-8,000PKR -Handicraft goods: 500-2,000PKR
Target	-Foreigners and Pakistani who live outside Karachi
Online	No
Picture	 Inside the shop Scarf with hand embroidery: 2,500PKR Cloths with hand embroidery and mirror work: Brown/Green 8,000/3,000PKR Handicraft goods Pot with mirror decoration: 2,000PKR

	 Handicraft good: 500PKR

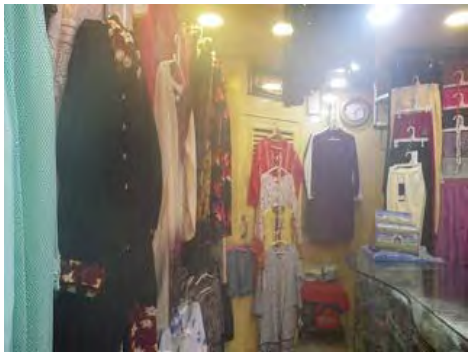
Name	Nawab Garments
Place	Shop No. 50, Zainab Market, Abdullah Haroon Road, Saddar, Karachi
Products	-80% of the products is handmade and 20% is machine made. -Cloth for women and kids -Accessary
Target	-Foreigners and Pakistani who live outside Karachi
Online	No
Picture	 Inside the shop Inside the shop Traditional cloths for kids: 650PKR Cloth with hand embroidery: 1,600PKR

Name	Crown Garments
Place	Shop No. 48, Zainab Market, Abdullah Haroon Road, Saddar, Karachi
Products	-Cloth with embroidery and mirror work; Around 1,500PKR -Bags with hand embroidery: 400-1,000PKR -Cushion cover, pouch etc
Target	-Foreigners and Pakistani who live outside Karachi
Online	No
Picture	 Inside the shop Inside the shop Cloth with mirror work: 1,500PKR Cover for dining table: 850PKR  Bags: 400-1,000PKR Bag: 550PKR

	 Cushion cover Pouch: small 100PKR, big 200PKR-

Name	Super Handicraft
Place	Shop No. 33, Zainab Market, Abdullah Haroon Road, Saddar, Karachi
Products	-Brass goods: 1,000PKR- -Wooden crafts: 200PKR- -Key chains: 50-200PKR -Silver items (from China)
Target	-Foreigners and Pakistani who live outside Karachi
Online	No
Picture	 Inside the shop Vase with mirror: 300PKR Wooden crafts: round cases (small/big) 200/600PKR, jewelry box 2,000PKR

	 Key chains: 100PKR Key chains: 100PKR

Name	New Style
Place	Shop No. 79, Zainab Market, Abdullah Haroon Road, Saddar, Karachi
Products	-Stitched cloth with machine embroidery: 1,400-2,100PKR The fabric is from China and the embroidery is done in Pakistan.
Target	Middle
Online	?
Picture	 Inside the shop Cloth: 2,100PKR

<Atrium Mall>

Name	Afghan Handicraft
Place	Shop #LG-117, Park Tower, Shopping Mall, Clifton, Karachi
Products	-Bag: 800PKR-1,000PKR -Wallet: 250PKR -Key chains: 100PKR (The similar key chains which were sold in the Zainab market, but the price was more expensive than the Zainab market.)
Target	Middle
Online	No
Picture	 Shop

At Atrium Mall, there are several apparel shops and these shops are similar to Domen Mall.

<Online>

Name	Gul Ahumed
Products	<Women fashion> -Unstitched cloth (Printed, 3 pieces) : 2,800-4,500PKR (Average 3,000PKR) -Unstitched cloth (Embroidered, 3 pieces) : 5,000-11,000PKR (Average 7,000-8,000PKR) -Stitched Kurri (Printed); 1,800-4,700PKR (Average 2,000PKR) -Stitched Kurri (Embroidered); 2,700-3,900PKR (Average 3,000PKR) - Trousers: 760-4,300PKR (Average 2,000PKR) -Bag: 2,000-3,500PKR (Average 2,500PKR) < Home decoration textile> -Bed Sheets: 1,400-7,600PKR (Average 3,000PKR) - Cushion cover: 350-800PKR (Average 500PKR)
Target	Middle-high
Online	https://www.gulahmedshop.com/
Example of Products	Unstitched cloth (Printed, 3 pieces) : Purple 3 Pc Printed Lawn Dress CL-228 B **Rs.2,877** Green 3 Pc Printed Lawn Dress CL-248 B **Rs.3,130** Pink 3 Pc Printed La Chiffon Dress C-406 **Rs.4,543** Unstitched cloth (Embroidered, 3 pieces) : Sea Green 3 Pc Embroidered La Chiffon Dress C-446 **Rs.5,048** Lilac 3 Pc Embroidered Silk Linen FE # 57 **Rs.8,066** Light Green 3 Pc Premium Embroidered Chiffon PM # 203 **Rs.11,054**

Stiched Kurti;

Blue Digital Printed Lawn Shirt GLS-17-115

Rs.1,816

Yellow G-Woman Printed Kurti GLS-14-592

Rs.3,499

Brown Khaddar Screen Print Shirt - GLW-14-033

Rs.4,726

-Stitched Kurri (Embroidered);

Green Embroidered Shirt GLW-16-020

Rs.2.776

White Embroidered Lawn Shirt GLS-17-096

Rs.3,483

Off White Embroidered Shirt GLS-16-061

Rs.3,887

Trousers:

Black Cambric Trouser TR-17-05 Kids

Rs.757

Cream Cambric Embriodered Trouser TR-16-035

Rs.1,989.01

Off White Cambric Embroidered Trouser TR-16-038

Rs.4,341

Bag

Yellow Casual Clutch 15309

Rs.1,508.99

Pink Fancy Clutch 28613-4

Rs.2,500

Maroon Hand Bag DSB-386

Rs.3,528

Bed Sheets:

Multi PERIDOT T-150 Bed Sheet Set

***from* Rs.1,375**

Classic Elegance T-200 Bed Sheet Set

***from* Rs.3,029**

Cocoa Brown T-200 Quilt Cover Set

***from* Rs.7,571**

Cushion cover:

Coral T-180 Cushion Cover

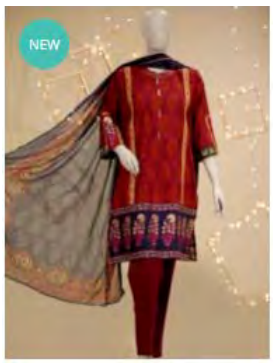
***from* Rs.349**

Caster T-180 Cushion Cover

***from* Rs.599**

Shibori T-200 Cushion Cover

Rs.799

Name	J. Junaid Jamshed
Products	<Women fashion> -Stitched cloth (2-3 pieces)：3,500-19,000PKR -Unstitched cloth (2-3 pieces)：1,700-4,500PKR -Stitched Kurri; 2,000-9,500PKR -Stoles / Shawl: 1,200-1,900PKR - Trousers: 800-1,800PKR -Shoes: 1,800-4,300PKR
Target	Middle-high
Online	http://www.junaidjamshed.com/
	Stitched cloth (2-3 pieces) JJPW-S-JPWS-034-16 ... PKR 4,385.00 JJPW-JPS-A-190 FB/F... PKR 9,985.00 JJPW-JPS-S-176 FB/J... PKR 18,485.00 Unstitched cloth (2-3 pieces): JLAWN-S-JDS-17-1038... PKR 1,985.00  JLAWN-S-17-133 Zesiro PKR 3,885.00 JLAWN-S-17-089 Bana... PKR 3,985.00

Kurti:

JJLK-JSS-S-17-398/A...

PKR 2,085.00

JJLK-PKS-S-1610 FB/...

PKR 5,185.00

JJLK-PKR-S-1606/AB ...

PKR 9,485.00

Stoles / Shawl

JLST-S-STL-17-2614 ...

PKR 1,185.00

JLST-S-STL-17-2306 ...

PKR 1,585.00

JLST-STL-16-2330 FB...

PKR 1,885.00

Trousers:

JJLT-S-17-8047 FB/S...

PKR 785.00

JJLT-S-17-8025 FB/S...

PKR 1,185.00

JJLT-W-JPWT-079-17 ...

PKR 1,785.00

Shoes

JLFWC-1011 FB/Flora...

PKR 1,785.00

JJ-LKH-030 FB/MF-561

PKR 2,985.00

JJ-LKH-009 FB/MF-361/A

PKR 4,285.00

Name	Generations
Products	-Stitched Kurri; 2,000-15,000PKR
Target	Middle-High
Online	http://www.generation.com.pk/
Example of Products	 SINDHI CARAVAN PEPLUM ANARKALI PKR 2,498 GOLDEN PARADISE SUIT PKR 6,998 EMBROIDERED KURTI ~~PKR 5,998~~ PKR 3,598 BASRI BLACK SARI ~~PKR 12,898~~ PKR 7,698 SOFT YELLOW PANELLED FORMAL SUIT ~~PKR 14,898~~ PKR 10,998

Appendix 10: Report on Situation Review of Access to Financial Service for FHBWs

Project for Improvement of Livelihoods and
Well-being of Female Home Based Workers in
the Informal Economic Sector in Sindh Province (Phase I)

Report on Situation Review of Access to Financial Service for FHBWs

April 2018

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Introduction

To promote access to financial service for the target female home-based workers (FHBWs) is essential component of the Project. In Phase I of the Project, the Project team has conducted a brief survey to review the current situation of the financial inclusion in Pakistan, financial needs of the target groups and major financial institutions. As detailed needs survey will be conducted in Phase II of the Project according to the initial project design, this survey was focused on updating basic information of the 'household account and microfinance sector survey' conducted under the basic design survey of the Project in 2015.

Purpose and methodology of the survey is as below;

Purpose	Methodology
To review the current environment and situation of access to financial service	Conduct literature review (Pakistan Microfinance Network, State Bank of Pakistan, World Bank etc.)
To review the needs of the target FHBWs	Review the result of the Field Survey conducted by the Project team
To review overview of the main financial institutions	Conduct interview with the major financial institutions and review related documents

1. Overview of financial service access in Pakistan

1.1 Current status of financial inclusion

As a country of more than 180 million people with very small percent of adults financially included, Pakistan is one of the largest unbanked countries in the world. As shown in the below table, according to World Bank Global Financial Inclusion Database (FINDEX), only 13 percent of adults had access to a formal account in 2014, which is far behind Sri Lanka at 83 percent, India at 53 percent and Bangladesh at 31 percent.

Table 1 Comparison of financial inclusion in South Asian countries

	Pakistan	India	Bangladesh	Nepal
Account (All adults)	13.0	53.1	31.0	33.8
Account (Women)	**4.8**	43.1	26.5	31.3
Mobile account (All adults)	**5.8**	2.4	2.7	0.3
Financial institution account (All adults)	3.3	14.4	7.4	16.4
Savings in the past year (Saved any money)	31.6	38.3	23.9	44.7
Credit in the past year (Borrowed from financial institution)	1.5	6.4	9.9	11.9
Credit in the past year (Borrowed any money)	49.8	46.3	48.3	59.0

(Source) Project team developed with data of "The little data book on financial inclusion 2015, World Bank"

Although access and inclusion levels to formal financial service are very low, many people have active financial lives outside the formal sector. For instance, the Financial Inclusion Insights (FII) 2016 survey by InterMedia showed that more than half of survey respondents had actively built savings at least once in their lives, and one in two adults without access to formal financial services had saved.

People saved for emergency funds (62 percent), to make ends meet (57 percent), and to buttress their families against financial losses related to crime (42 percent), among other less common reasons. Similarly, 20 percent of Pakistani adults have borrowed before, either formally or informally – most often for emergency spending and daily purchases. The field survey on FHBWs conducted by the Project team also showed active financial activities of women. 79% of respondents reported that they had practiced saving, 79% of them uses 'Kamatie' (a type of rotating credit and saving association: ROSCA) and 15% saves cash at home. These figure shows dynamism of financial needs and financial activities of people in Pakistan.

<Gender gap in financial inclusion>

Women are largely excluded from the formal financial system and huge gender gap in financial inclusion exists as the data depicts. Mobility and social interaction limitations can restrict women's access to financial services. Also lack of agency and decision-making power among women which is underpinned by deep-rooted culture norms around the roles of women might be one of the largest factors. Recent survey of FII is showing that gender gap in financial inclusion has been remained same level in the past few years.

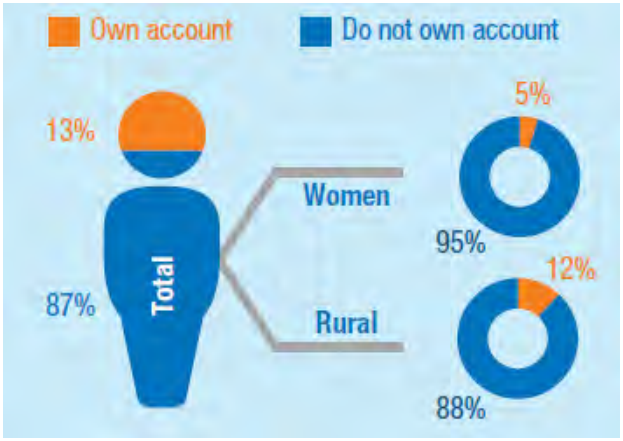

Figure 1 Financial account ownership
(Source) Digital finance for all Mckinsey global institute (2016)

Table 2 Gender gap in financial inclusion

	have access to fin service	have registered account	active user of account	use of advanced service
Male	24%	13%	12%	8%
Female	7%	5%	4%	2%

(Source) Project team developed by data of Financial Inclusion insight 2016

The data of microfinance sector also shows disappointing figures. The microfinance sector has always remained women centric resulting in a majority of women borrowers. However, over recent years this trend is reversing with the industry's focus moving towards male borrowers. The percentage of women borrowers was 58% in 2014 which fell to 55% in 2015, and in 2016, with a marginal decline of 1%, it stood at 54%. Microfinance Bank(MFB)s' client base is skewed towards male borrowers, while Microfinance Institutions(MFIs) and Rural Support Programs(RSPs) [1]still more focus on female borrowers as shown below.

[1] RSP is non-bank financial institution providing microfinance services. It is differentiated from MFI based on purely rural focus of its credit operations. RSPs cannot mobilize savings.

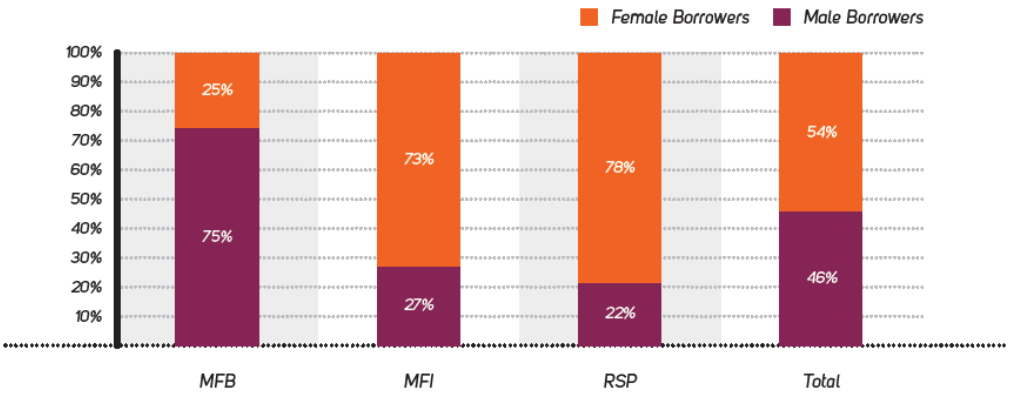

Figure 2 Gender distribution of credit outreach by peer group of PMN

(Source) Pakistan Microfinance Review 2016, PMN

1.2 Development of policy and regulatory environment

Although progress of financial inclusion is very sluggish, Pakistan has made notable efforts for developing favorable policy and regulatory framework in the past decades, and it is internationally recognized[2]. Significant milestones are including "Microfinance Institution Ordinance" (a regulatory framework for setting up Micro Finance Banks: MFB in 2001, "National Microfinance Strategy" (that aims to expand outreach to 10 million people by 2010) in 2007 followed by "Strategy Framework for Sustainable Microfinance" in 2011, "Branchless Banking Regulations" (development of inter-operable inter-bank card payments platforms) in 2008 amended in 2011 and launch of a nationwide "Financial Literacy Program" in 2012 etc. Based on these foundations, microfinance sector has achieved great advancement in recent years. Especially noteworthy footprints of policy development in microfinance sector after 2015 are listed below.

- **Launch of National Financial Inclusion Strategy (NFIS)**

In May 2015, the State Bank of Pakistan (SBP) launched its National Financial Inclusion Strategy with the very ambitious goal of expanding financial access to at least 50 percent of adults by 2020. The strategy identifies four key drivers to achieve financial inclusion: a) promoting digital transactions, b) expanding and diversifying access points, c) capacity building of microfinance providers (MFPs), d) and increasing levels of financial literacy. In addition, other headline targets of the NFIS include an increase in the percentage of adults living within 5 kilometers of an access point by 2020, 25 percent of women with a transaction account, and 10 percent of adults saving at a formal financial institution in the past year.

[2] Pakistan was ranked in the top-ten internationally for its enabling environment for financial inclusion in the Global Microscope 2014.

- **Launch of Regulatory Framework for Non-Bank Microfinance Institute (NBMFI)**

In 2015 after years of advocacy and preparation, Securities and Exchange Commission (SECP) issued regulations for non-bank microfinance institutes (NBMFI). This is a major milestone for the microfinance industry as it will mainstream non-microfinance institutes effacing away the ambiguities and the NB-MFIs will have a chance to mature under the tutelage of SECP. A key challenge facing the industry has been the lack of regulatory regime for NBMFIs, but now with the launch of the regulations, a level playing field has become possible in the industry, providing the NBMFIs to scale up their operations. (NBMFIs, institutions with capital over PKR 1 billion can now issue certificate of deposits (CODs) to raise funds.) The minimum capital requirements are set at PKR 50 million by the regulation and several smaller organizations were unable to meet this criterion and were assisted by PMIC (Pakistan Microfinance Investment Company) in meeting the shortfall through endowments or subordinated debts. Out of the nearly 40 MFIs and Rural Support Program (RSPs) operating in the country, 14 have so far been able to obtain licenses to operate as NBMFIs and 12 applications are under process.

- **Establishment of Pakistan Microfinance Investment Company (PMIC)**

PMIC started its operations as a separate legal entity in December 2016 by taking over PPAF's portfolio as the wholesale lender and sector developer in the microfinance sector. PMIC will issue a broad range of funding instruments and financial services to its borrowers (NBMFIs and MFBs) in the form of senior debt, guarantees, debt syndication, and capital among others. As a private sector commercial entity, PMIC is strategically placed to raise funds from commercial banks as well as capital markets to raise the funding available for the sector.

In sync with the NFIS, PMIC envisions to become the largest provider of wholesale funds to the sector for increasing the number of microcredit borrowers to 10 million by 2020.

1.3 New development – Mobile Financial Service (MFS)

Pakistan is one of the fastest growing markets for mobile financial service in the world. The catalyst for this growth was the introduction of the "Branchless Banking Regulation" in 2008 (amended in 2011). It positioned banks (including microfinance bank) to implement mobile financial services. Now Pakistan has the highest penetration of mobile money accounts in South Asia at 5.8 percent of the adult population, compared to the South Asian average of 1.9 percent. The gender gap on

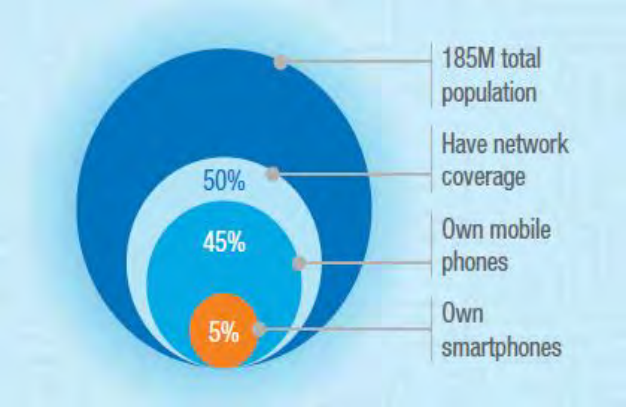

Figure 3 Mobile technology penetration in Pakistan
(Source) Digital finance for all, Mckinsay GI (2016)

mobile accounts is much narrower than the overall gap for accounts. This indicates the expansion of MFS brings about opportunity to enlarge financial inclusion of women population in Pakistan. Sindh province has higher ratio of female own accounts according to the gender wise data of ownership of mobile account shown below.

Table 3 Gender wise number of mobile account

Province	Male	Female	% of female	% of growth of female
Azad Kashmir	412,862	115,939	28%	30%
Balochistan	648,750	133,817	21%	17%
GB	23,944	8,116	34%	20%
KPK	3,292,973	820,321	25%	4%
Punjab	13,868,710	3,477,683	25%	5%
Sindh	3,327,536	1,182,313	36%	28%

(Source) Branchless banking Newsletter 2017, SBP

The government is also proactive to advocate technology of MFS and has digitized some of its own payments, including its main social safety net program, the "Benazir Income Support Program" (BISP).

According to the SBP[3], by the end of June 2017 (the latest data available), there were 27.3 million registered mobile money accounts with quarterly growth rate of 15.31%, and an estimated 402,000 agents were operating in the country. The vast majority of registered accounts (98%) are held by Pakistan's three main mobile money providers, Telenor, Mobilink and UBL Omni while there are several other providers such as Ufone/UPaisa, Zong/Timepay, Mobile Paisa etc. Telenor Easypaisa accounts for 49 percent (7.1 million) of the registered accounts, followed by Mobilink JazzCash at 4.8 million accounts and UBL Omni at 2.2 million accounts.

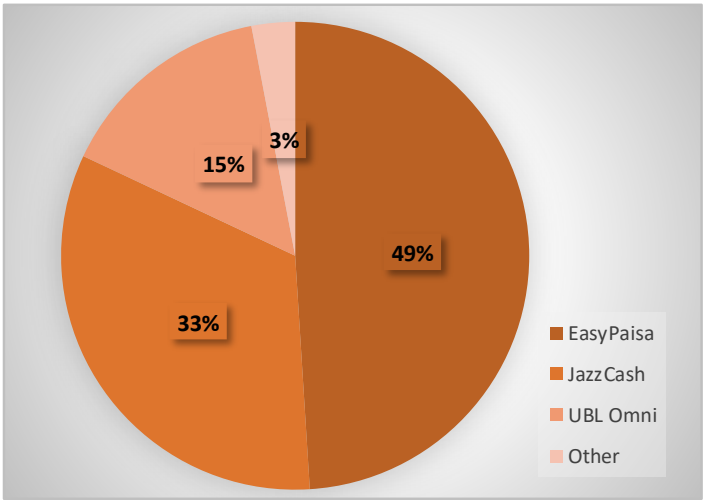

Figure 4 Distribution of subscription of mobile account
(Source) Branchless Banking Newsletter 2017, SBP

The progressing mobile money industry has enabled large unbanked populations to remit cash and pay bills with ease but there is still huge space for penetration. Almost eight in 10 Pakistanis (76%) are aware of a mobile money provider, yet only nine percent have used it and less than one percent has

[3] Branchless Banking Newsletter (April-June 2017), State Bank of Pakistan

registered accounts[4]. Turning awareness to use will position the country to make leaps in financial inclusion.

2. Overview of financial needs of FHBWs

In Phase I of the Project, the Project team conducted the Field Survey (sample survey with questionnaires) to identified current situation and needs of the target FHBWs at the target three locations in Sukkur, and Maripur and Baldia of Karachi. The results of the survey regarding financial access is summarized as below.

<Current situation of financial access of the target FHBWs>

- Almost half of the total sample did not know about any services provided by financial institutions. Significant proportion of FHBWs have no knowledge on interest on loan and necessary document for getting loan. It shows shortage of very basic financial knowledge of the FHBWs.
- More than half of the total sample (56%) reported that their household did not have any bank account.
- Many FHBWs practice financial activities such as loan and saving, but most of them do not use formal financial institutions but informal means. The method of saving was mostly dominated by "kamatie[5]" (79% of the total numbers of saving practices), followed by "cash at house" (15%). The most popular mean to get loan is from relatives.
- The most prevalent range of saving was an amount less than or equal to 10,000 PKR.
- The main purposes for getting a loan were "health" (21% of the total numbers of loans), "other"[6] (17%), "HBW" (15%), "wedding fees" (9%), "agriculture" (9%) "other daily consumption" (7%) and "education" (6%).
- Almost all (97%) have a mobile phone in their household. 29% of female owns normal type phones and 13% owns smart phones. Around half of the sample uses short message services (SMS) on mobile phones, whereas other services were used less, "WhatsApp" (12%), Internet search (11%), Facebook (8%), mobile banking (3%), and online shopping (1%)
- Percentage of CNIC[7] holders is high (87%) with the sample FHBWs.

<Needs for financial service of the target FHBWs>

- Regarding financial service that the target FHBWs want to use, top is savings (42%), followed by remittances (36%), insurance (30%), and loans (26%). Notable point is the largest percentages desiring loan and savings services were the respondents from the lowest household income level as shown in the below figure.

[4] Ditto
[5] "Kamatie" is a type of a rotating savings and credit association (ROSCA).
[6] "Other" included house construction, advance payment for rent, payment of electricity bill, and vehicle repairmen.
[7] Computerized National Identity Card

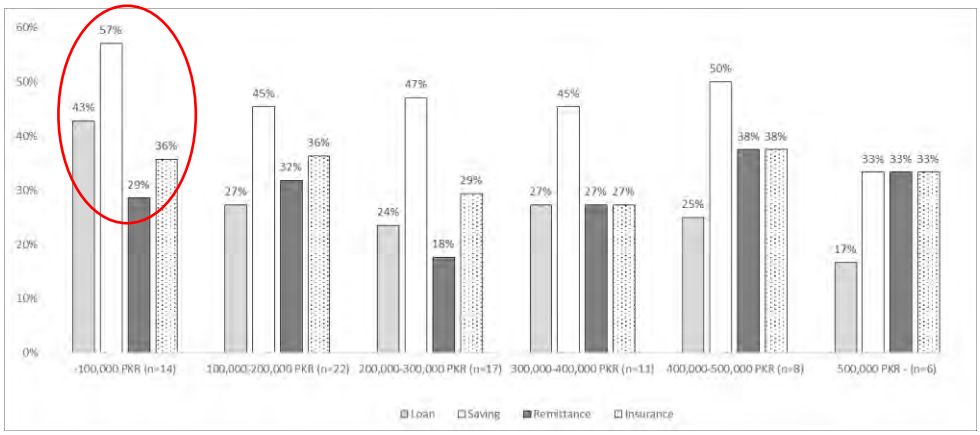

Figure 5: Distribution of financial needs by level of household annual salary/cash income

(Source) The Report of the Field Survey

- 42% of the respondents wants to use a savings account service if a bank or MFI provided them. However, almost the same proportion (43%) answered that they did not want to use such services, because they don't have enough money or they don't know about service. Most common purpose for savings is business expansion, education, emergency preparation, etc.
- 26% of the respondents wants to apply for a loan within the coming year, while 66% did not want a loan. The reason they don't want to use is same as savings. Most common purpose for loan is business development. The most popular range of amount of loan needed is between 30,000 and 50,000 PKR.
- 36% of the respondents answered that they wanted to use remittance services and 30% responded that they wanted to use insurance if a bank or MFI provided it.

3. Overview of main financial institutions

In Pakistan, there are several forms of institutions that provide microfinance service as shown in the following table. As explained above, MFI has become regulated body by SECP since 2016 and capacity has been strengthened. Some institutions have been converted to MFB from MFI to start saving activities.

Table 4 Category of financial institutions offering micro financial services in Pakistan

Category	Details	# registered
Microfinance Bank (MFB)	Commercial bank licensed and regulated by SBP to service microfinance market. Since 2001 ordinance, MFBs are legally empowered to accept and intermediate deposits for the public.	10
Microfinance Institution (MFI)	Non-bank financial institution providing microfinance services. After announcement of the regulation in 2016, they should be registered with SECP. Currently 11 MFIs have obtained the license and 12 MFIs are under the process.	11 (12 under process)
Rural Support Program (RSP)	Non-bank financial institution providing microfinance services. RSP is differentiated from MFI based on purely rural focus of its credit operations. RSPs cannot mobilize savings. RSPs are also subjected to register with SECP for same regulation, 3 have already licensed and 1 is under process.	3 (1 under process)
Others (NGO etc)	There are many organizations providing microfinance as a part of charitable activities.	N/A

（Source）Pakistan Microfinance Review 2016

3.1 Overview of MFB and MFI

In Phase I of the Project, among those financial institutions providing microfinance services, major MFBs and MFIs were visited by the Project team during August ~ October 2017 with aim to collect below information.

- Main products and services
- Challenges and opportunities for accessing women clients
- Needs for further advancement
- Ideas for possible collaboration with the Project

Most MFBs provide deposit and loan services. MFIs have a relatively high proportion of poor and female customers, but they are not allowed to accept deposits under current regulations. Valid Computerized National Identity Card (CNIC) is one of the basic requirements to open an account and access to financial services at MFIs/MFBs.

Information collected from each of institutions is summarized in the below tables.

Table 5 Information of Microfinance Bank (MFB)

	First Microfinance Bank	FINCA	First Women Bank	NRSP Bank	APNA Bank
Established	2002	2008 in Pakistan	1989	1991 (Registered as bank in 2011)	2013 (took over operation of Network MB)
Head office	Islamabad	Lahore	Karachi	Lahore (Suburb)	Lahore
# of Branch	36 in Sindh 11 in Karachi 2 in Sukkar	8 in Sindh 2 in Karachi 1 in Sukkar	10 in Karachi, 1 in Sukkar, 1 in Khirpur, 1 in Shikarpur	9 in Sindh, 3 in Karachi, 1 in Sukkar	31 in Sindh 13 in Karachi, 1 in Sukkar, 2 in Khirpur
Active borrowers	221,078	132,252	N/A	402,122	45,643
Target clients	Poor population in urban and rural area with special focus on women.	All and special focus on women.	MSME. Clients conducting business at a certain economic level.	Low income population in rural areas. MSME in agriculture, dairy, trading, manufacture etc. and rural women.	Low income population and SMEs
% of women clients	40% In Karachi, 65%	30%	High but decreasing	33% in Sindh	40% (25% is illiterate)
Main service	Many kinds of loan, deposit and insurance. It has collateral/ guarantee free loan for women group (minimum 3 members)	MSME loan with equal monthly installment, Agriculture loan with bullet payment with insurance scheme. (25,000-500,000PKR)	Prime Minister's Youth Business Loan targeting young entrepreneurs subsidized by the government	Various kinds of loan (SME, agriculture.) It has a plan to develop specified products for women engaged in small enterprise.	Various kinds of loan (agriculture, SME, livestock, housing etc.) and deposit. 'Apna Hunar' is for financing small workshops such as tailors, retailors, carpenters, embroiders, beautician, rickshaw drivers to enhance their micro-business.
Interest rate	26-36%	Initial >33%			18-24% flat
Loan officer ratio	1 officer/3-500 clients				1officer/100 clients
Characteristics	It is a credit/ saving section spin off of the Aga Khan Rural Support Programme (AKRSP), an integrated development programme to pioneer the microfinance sector in the country.	It is a global company and head office is in Washington DC. It built partnership with Kashf for microfinance operation. Strategy to expand outreach is to have	82% of share of the bank is held by the government. It focuses on SME finance and not provide micro credit. They had a program for product development under Gender Equity Program	NRSP was established with government endowment fund of 300 million, and financial body of NRSP became a separate subsidiary as NRSP bank.	It targets individual and small/ medium sized companies above certain economic level. It sets up information center for customer in each area.

	First Microfinance Bank	FINCA	First Women Bank	NRSP Bank	APNA Bank
		partnership with NGOs.	of USAID.		
Mobile banking, Digital initiative	It has a plan to start in 2018 with Telenor, TDS. It has a partnership with Postal Service for branchless banking.	It started digital banking system with FINJA/SIMSIM. Loan officer go to clients with tablet and biometric.	In 2017, singed contract with Avanza solution for internet banking and Master Card for payment system.	The bank distributed tablet and bio-metric devices to loan officers and the system is connected to the state bank. The e-money of Mobi cash and easy paisa is utilized for the system.	It has a partnership with Ufone for mobile banking.
Trainings			FWB occasionally organizes awareness raising workshops to disseminate information about SME loans in cooperation with SMEDA and KWCCI.	It provides financial literacy training and value chain services through their training centers. In 2018, fin literacy training is planned to provide to 400,000 clients. (It has a training team) It is providing extension services i.e. trainings, networking/linkages and providing marketing guidelines to over 15000 borrowers through value chain projects in southern Punjab.	It has about 20 full time trainers who can provide financial literacy kind of trainings to clients. All of those trainers are in Punjab, but they have plan to assign a few trainers in Karachi in the next year.
Financial sustainability	Source of funding is deposit of rich people and profit of loan. Loan default rate is 0-2%	Default rate is less than 1% and client retention rate is 75%.		48% of the bank share is held by IFC, Kfw and Acumen Fund. 52% are by NRSP.	
Average total equity (Rs.)	2,687,455,000	2,183,044,000	2,699,259,000	2,874,166,000	798,816,000

Table 6 Information of Microfinance Institution (MFI)

	ASA Pakistan	**Kashf Foundation**	**Safco Support Foundation**	**Orangi Pilot Project (OPP)**	**Akhwat**
Established	2008	1996	2009	1987	2001
Head office	Karachi	Lahore	Hyderabad	Karachi	Lahore
# of Branch	100 in Sindh	33 in Sindh 17 in Karachi, 1 in Sukkar, 3 in Khairpur	39 in Sindh	10 in Sindh (supporting more than 70 partner organizations	12 in Karachi 3 in Sukkar
Active borrowers	326,229	214,981	58,468	44,741	567,761
Target clients	Poor household unprivileged women. Loan eligibility criteria is household monthly income less than 30,000 PKR.	Poor population Criteria is 2$/day/per capita. Uses poverty score card and 32% of the clients are below score 30. 14.5% are below 15, which is the ultra-poor.)	Poor household in rural area in southern part of Sindh.	Typical clients are people who has already been engaged in business and wish to enhance it, with average monthly income 20,000~30,000Rs/household.	Poor household
% of women clients	98%	99%	60%	42.3%	42%
Main service	3 types of loans (small loan, small business loan and SME loan), and more than 90% is small loan. (18,000 PKR-59,000 PKR) Life insurance is attached to all loan products.	3 kinds of products, new and existing business loan, Shariah Compliant Murabaha Loans, and loans for low-cost private school. The main product is business loan and average loan size is 30,000PKR. They are collateral free appraisal backed loan (postal cheque). Life and health insurance are attached to the loans and it is facilitated through Jubilee insurance company.	Main product is livestock loan, but enterprise loan is also increasing these days. It has both group and individual lending. They are using poverty score card to assess loan eligibility of clients. For very poor, (Tharta and Sungal), interest free loan scheme funded by Prime Minister Interest Free Loan Scheme is provided.	There are various kinds of loan products including for enterprise, agriculture, schools, women enterprise, clinic etc. They use poverty score card for evaluating clients.	Main service is providing interest fee loan. The organization is run by fund from donation. It also has received 10billion rupees endowments fund from the government. 10% of total income is spent for service charge of organizational operation.
Interest rate	40% 23% service charge		21% (flat)	28% declining	
Loan officer ratio	1 officer/ 349 clients	N/A	N/A	N/A	1200 clients/ 5 officers

	ASA Pakistan	Kashf Foundation	Safco Support Foundation	Orangi Pilot Project (OPP)	Akhwat
Characteristics	It is an international organization, global head office is in Bangladesh. Application for becoming MFB is under process.	It is a pioneer MFI in Pakistan focusing on women clients with strong social performance goal.	It is a subsidiary body of Sindh Agricultural and Forestry Workers Coordination Organization (SAFWCO) providing microfinance.	It provides funds for its partner organizations and functions as wholesaler. It provides guidance and training for MFI operation. OPP is promoting formation of women's saving groups which consists of 25-50 women (max 25 is recommended size). There are 20 saving groups in Karachi supported by OPP.	It is an organization providing interest free microfinance service to poor families enabling them to self-reliant.
Mobile banking	N/A	It has a partnership with UBL Omni for agent led mobile cash program. (Clients can put and transfer money via mobile phones with biometric authentication.)	N/A	It is utilizing mobile money transfer (Mobicash and EasyPaisa). Lending is done with cheque but installment can be done with mobile phone	N/A
Trainings	There is no technical support to clients.	It has a comprehensive client training program supported by CIDA. It has 180 trainers and original training modules. 1 million clients covered in gender empowerment, financial etc. 180 trained trainers and developed their own training modules. All trainers are not full time but contract base.	It conducts financial literacy training to clients and uses modules developed by PMN.	They are providing financial literacy training for clients. Module for the training is original of OPP, but they believe that on-the-job training is most effective, and it should be conducted through direct dialogue and interaction with clients. There are some leaders who can instruct how to open bank account, ledger, loan management, importance of saving etc.	They have agreement with TEVTA to provide loan for those clients who finish skill training at TEVTA. They have a certain model for financial literacy and sensitization method, and staff are trained.
Financial sustainability	Repayment rete is more than 99.72%. Financial source is mainly from commercial loan and		Funding source is from private investors, commercial banks and PPAF.	Main financial source is PPAF, but recently it gets self-sufficient by revolving the loan.	It is run by fund from donation. Also received 10 billion endowments fund from the gov. 10% of total income is spent for

	ASA Pakistan	Kashf Foundation	Safco Support Foundation	Orangi Pilot Project (OPP)	Akhwat
	PPAF.				service charge of organizational operation.
Average total equity (Rs.)	1,419,123,000	1,163,398,000	286,788,000	336,688,000	1,219,996,000

(Source table 5,6) Project team (by interview with each institutions and data from 'Microfinance Review 2016' Pakistan Microfinance Network)

The following table summarizes information about challenges faced by female clients in general as well as needs for interventions collected through interviews with those financial institutions.

Table 7 Information by financial institutions on challenges and needs

Challenges	<Challenges of women> ・ Limited physical access: main obstacle of female clients for financial access is physical location of the branches and ATMs. The number of branch is limited and there is no transportation for women to reach branch at far. (FINCA) ・ Incapability of documentation: documentation is also difficult for women clients as many are illiterate. (FINCA) ・ Male involvement: although loan is extended under women's name, women usually give the loaned money to their husband/son to start small enterprise or enhance his existing business. Limited options for women to grow their business. (NRSP bank) Even though majority of loan lenders is women, actual users of money are usually male members of family[8]. There is no mechanism to track usage of loan and bank cannot control usage. (ASA) ・ Limited financial literacy: improvement of financial literacy of clients is required in order to expand financial inclusion. (ASA) ・ Mistrust on mobile banking: there is huge mistrust on mobile banking technology among clients. (Kashf) <Challenges of financial institutions> ・ Financial viability: targeting only women clients is difficult for financial viability of the commercial bank as economic opportunities for women are limited at this moment. (FINCA) ・ High operational cost: for expanding outreach to remote area, cost is high. Interest rate and service charge will be high even though the service is targeted to the poor. (FMFB)

[8] The survey conducted by the World Bank also revealed that at least 50% of loans to women were used by someone other than the nominal borrower. "Are Pakistan's Women Entrepreneurs Being Served by the Microfinance Sector?"(2013)

Needs	・ Capability development of staff: in general, staff capacity and client centric concept is insufficient with financial institutions in Pakistan and capacity building and training for staff is necessary. (FWB) ・ Product development: support for new product development and service delivery, value chain development, capacity building for clients and staff are needed. (NRSP bank) ・ Credibility development of client: promoting financial access is not an issue because there are many financial institutions offering various kinds of financial products in Pakistan. The problem is marketing and business viability of clients and ensuring credibility of clients. Support in this aspect is needed. (SAFCO)

(Source) Project Team

All of the institutions visited showed strong interest in collaboration with the Project. Some organizations proposed to provide financial literacy training with their trained staff to the target FHBWs, support activities for formation of saving groups and other promotional activities. There are also several institutions that proposed to develop a low interest loan scheme with fund provided by the Project as they already have a mechanism of loan distribution.

3.2 Overview of Digital Service Provider

The number of mobile financial service users are increasing rapidly in Pakistan and many players launched new services that is further energizing the industry. In addition to the mentioned three top mobile network operators (MNO) who are providing mobile accounts, new service providers such as FINJA, who is IT company providing mobile wallet application (SimSim), has started operation recently. In Phase I of the Project, details of such leading digital service providers are surveyed. Overview is summarized below. Only FINJA expressed their interests in collaboration with the Project at this moment. (Details are referred to attachment 1)

Table 8 Overview of main digital service providers

Digital service provider	**Telenor**	**Mobilink**	**FINJA**
Headquarter	Islamabad	Islamabad	Lahore
Characteristic	Telenor is a mobile network operator (MNO) offering mobile money "EasyPaisa" by obtaining stakes of Tamir microfinance bank. (Now it becomes Telenor Bank) Easypaisa provides financial services of remittance, loan, deposit and insurance through mobile phones.	Mobilink is MNO offering mobile money "JazzCash"with its subsidiary MobilinkBank. It provides similar services with Easypaisa. It has started partnership with VISA (credit card). It is planning to increase the number of female agents in cooperation with Women's World Banking.	FINJA (IT company) launched mobile wallet product 'SimSim' as joint venture with FINCA microfinance bank. It provides financial services through smartphone apps. The services such as remittance and payment are made on apps system, free of charge if the transactions are made between SimSim accounts. The mobile money can be converted to cash at financial institutions or agents.

Cost			
Opening account	0 CNIC is required	0 CNIC is required	0 CNIC is required
Service charge of loan	Varies (around same rate)	Varies (around same rate)	25-30% per annum
Transaction	0.6%	0.3% each transaction	Free between SimSim account Free upto 10,000Rs, 8Rs after 10,000Rs.
Human resources			
Agent	More than 120,000	About 59,000	There is no agent, using UBL Omni's network.

(Source) Project Team (by interview with each company and data acquired from the companies' websites.)

4. Analysis and recommendation

This survey on overview of the current situation of access to financial service for FHBWs revealed first that there are three remarkable trends on environmental front: 1) level of financial inclusion is significantly low in Pakistan and gender gap is seriously wide, 2) there are good progress in regulatory environment for the microfinance industry, 3) mobile financial service industry shows robust growth in the past few years. For demand side, a number of important points that should be taken into consideration to the project formulation were identified. The identified issues and opportunities are summarized in the below table.

Table 9 Summary of the identified points on financial access for FHBWs

Supply side	Demand side	Needs
Issue: Low level of financial inclusion and outreach especially for women		
(Opportunity) - Regulatory environment is progressive in Pakistan especially favorable for MNO. MNO has good potential to expand outreach especially women. - MFB and MFI industry is growing and many kinds of products/services targeting poor household are already available in the market. (Issue) - Due to severe competition among financial institutions and high cost, MFB/MFI are shifting more loan to male clients than before.	(Issue) - FHBWs have difficulty to access financial service due to lack of mobility and physical access. - Most household have a mobile phone while few women are allowed to have their own. Penetration of smartphone is low. - Women cannot access to mobile account partly due to no women agents. - There is general mistrust on MFS due to lack of information. - Women are not the final beneficiaries of loans.	Financial inclusion and outreach by financial institutions should be expanded.

Issue: Low level of knowledge on financial service in general especially for women		
(Opportunity) - There are many financial institutions providing financial literacy training. (Issue) - The existing training is all ad-hoc basis and there is no organized and institutionalized modules specially targeted to poor women.	(Issue) - Financial inclusion especially of women is low due to the social norms. - Knowledge on any kind of financial service of target FHBWs is very low.	Package for enhancing financial literacy for the target segment of women is necessary
Issue: Limited means for saving especially for women		
(Opportunity) - Many microfinance institutions have been converted to MFB to mobilize savings. MNOs also offer services of mobile account. (Issue) - Many microfinance institutions face challenges of fund shortage.	(Opportunity) - FHBWs has active in informal financial activities such as Kamatie even though they don't have access to formal financial institutions. - Needs for savings and remittance are high especially for poor households. (Issue) -Informal financial activities have issues and limitations such as safety and management issues in dealing with cash, inconvenience and relative high transaction cost associated with group work etc.	Saving activity should be advocated and promoted. Trial and establishment of a bridging mechanism which connects informal financial services to formal ones are necessary.

<Recommendation for the Project intervention>

For responding to the above identified points, some ideas for possible interventions by the Project and potential partners are listed in below table.

Table 10 Proposed interventions by the Project and potential partners

Category	Intervention	Partner
1. Outreach and financial inclusion	**Support to develop or improve financial service** As there are many financial products and service available in the market, it is effective to identify bottlenecks for the financial institutions to expand outreach to the unbanked population including the target FHBWs by conducting more detailed survey. Since regulatory and industrial environment for MNOs are favorable, utilization of new technology and collaboration with MNO partners should be considered. For example, support to develop simplified and efficient procedures/system for loan application, development of female community agent for mobile banking, preparing mapping of accessible financial institutions etc. can be proposed. In addition, digital literacy training, such as what and how to use mobile account for advocating usefulness (e.g. low cost and easiness for opening account, no need for physical access to branch office for sending/receiving money etc.) and security of MFS will be necessary to improve its image and build trust in mobile services.	MNO such as Telenor, Jazz (Mobilink) and FINJA (SimSim). Especially SimSim is a new company and very positive for collaboration with the Project. Akhwat can be interesting partner as it is providing interest free loan.
2. Financial literacy	**Develop financial literacy training module** To build up financial literacy is important for financial institutions to increase access by FHBWs. Also it is important for empowerment of FHBWs. According to the Field Survey, knowledge level of FHBWs on any kind of financial service is very low and there is possibility to take opportunities of FHBWs away from making right decision on their financial management. Basic training including concept, importance and necessity of savings (safety risks associated with informal saving, concrete merit with case studies etc) and credits in their life planning and basic knowledge to actual access to formal financial institutions should be enhanced. Although there are many modules developed by various kind of institutions, there is no organized information to access to those module and trainers. The Project can support streamline information base to facilitate access to the scattered information, and develop specially customized modules for the target segment of FHBWs.	There are several MFB/MFI with long experience in financial trainings such as Kashf Foundation、OPP-OCT、NRSP bank. The Project should identify single organization for collaboration operating in the target area.

3. Saving service	**<u>Conduct saving promotion</u>** It should be conducted in the early phase of Phase II as the saving is integral to build security and resilience of livelihood, and needs of the target FHBWs are also high. There are many women who use Kamatie, and it indicates that they have capacity to save a certain amount monthly. There are some issues and limitation of such informal financial mean (such as safety and management issues in dealing with cash, inconvenience and relative high transaction cost associated with group work etc.). Saving promotional activities can be conducted in cooperation with motivated MFB/MFI. It is also possible to promote mobile account saving with MNOs.	One partner in each pilot area should be identified who is operating in the target area to conduct the activities. NRSP bank in Sukkar and OPP-OCT in Karachi will be good candidate.

End