

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)

**Project Completion Report**

April 2018

Japan International Cooperation Agency (JICA)

Kaihatsu Management Consulting, INC.

EI
JR
18-045



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)

## Table of Contents

Abbreviation.....	iii
Summary .....	v
Chapter 1 Outline of the Project and the scope of work of Phase 1 .....	1
1.1 Background .....	1
1.2 Project framework .....	1
1.3 Phasing of the Project, and purpose and the tasks undertaken in Phase 1 .....	2
1.4 Changes from the original plan .....	3
Chapter 2 Contents of the activities .....	5
2.1 Facilitation of PC-1 document drafting and approval process .....	5
2.2 Establishment of project implementation structure .....	6
2.3 Project management .....	9
2.3.1 Formulation of the monitoring sheet .....	9
2.3.2 Finalization of PDM and PO .....	10
2.4 Current status survey of each thematic area of life management, supply value chain and financial access.....	14
2.4.1 Life management .....	14
2.4.2 Supply and Value Chain.....	18
2.4.3 Access to financial services.....	21
2.5 Accumulation of knowledge of support for FHBWs .....	26
2.6 Selection of pilot areas and partner organizations for SVC .....	28
2.7 Field Survey .....	33
2.8 Finalize project framework .....	38
2.8.1 Guiding principles of the Project: SPIN.....	38
2.8.2 Project activities and sustainability .....	41
2.8.3 Implementation schedule.....	45
2.9 Planning pilot activities .....	46
2.9.1 Life management.....	46

2.9.2 Access to financial services.....	55
2.9.3 Income generation .....	59
2.9.4 Formal employment promotion.....	67
Chapter 3 Difficulties encountered, measures taken in undertaking tasks assigned during Phase 1, and lessons for future operation .....	70
3.1 Difficulties encountered and measures taken during the assignment period.....	70
3.1.1 Technical aspect .....	70
3.1.2 Operational aspect .....	72
3.2 Lessons for work implementation for future operation .....	73
Chapter 4 Achievement of Phase 1 .....	75
4.1 Project Input .....	75
4.2 Achievement of Outputs.....	77
Appendix 1: Project Design Matrix (PDM)	
Appendix 2: Plan of Operation (PO)	
Appendix 3: Summary of activities in Phase II	
Appendix 4: Activity plan for Phase II	
Appendix 5: Minutes of meetings	
Appendix 6: Draft PC-1	
Appendix 7: Report of the Field Survey	
Appendix 8: Report on Life Management Skill Needs	
Appendix 9: Needs Assessment Report for selecting the target products	
Appendix 10: Report on Situation Review of Access to Financial Service for FHBWs	

## Abbreviation

AHAN	Aik Hunar Aik Nagar
AQAL	Advancing Quality Alternative Learning Project
ATM	Automated / Automatic Teller Machine
BDG	Business Development Group
BISP	Benazir Income Support Program
BRAC	Bangladesh Rural Advancement Committee
CDWP	Central Development Working Party
CED	Craft Enterprise Development
CGAP	Consultative Group to Assist the Poor
CNIC	Computerised National Identity Card
CO	Community Organization
C/P	Counterpart
DAC	Development Assistance Committee
DLNFE	Directorate of Literacy and Non-Formal Education
DSP	Digital Service Provider
DWDO	District Women Development Officer
EAD	Economic Affairs Division
ECDI	Entrepreneurship and Community Development Institute
ECI	Empowerment through Creative Information
FA	Financial Service Access
FHBWs	Female Home Based Workers
FMFB	First Microfinance Bank
GA	Graduation Approach
HANDS	Health And Nutrition Development Society
HBWs	Home Based Workers
HBWWCA	Home Based Women Worker Center Association
HBWWF	Home Based Women Workers Federation
IG	Income Generation
ILO	International Labour Organization
IRC	Indus Resource Centre
JCC	Joint Coordination Committee
JICA	Japan International Cooperation Agency
KKO	Kaus-e-Kazah Organization
LHRD	Labour and Human Resources Department
LM	Life Management
MFB	Microfinance Bank
MFI	Microfinance Institution
MFS	Mobile Financial Service

MNO	Mobile Network Operator
MOC	Memorandum of Cooperation
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
PMIC	Pakistan Microfinance Investment Company
PMU	Project Management Unit
PO	Plan of Operation
PPCC	Pilot Project Coordination Committee
PPP	Public Private Partnership
PRA	Participatory Rural Appraisal
R/D	Record of Discussion
ROSCA	Rotating Savings and Credit Association
SBP	State Bank of Pakistan
SDS	Sindh Development Society
SED	School Education and Literacy Department
SMEDA	Small and Medium Enterprises Development Authority
SMS	Short Message Services
SO	Social Mobilizer
SRSO	Sindh Rural Support Organization
STEVTA	Sindh Technical Education & Vocational Training Authority
SVC	Supply Value Chain
SZABIST	Shaheed Zulfikar Ali Bhutto Institute of Science and Technology
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
WEDO	Women Entrepreneurship and Development Organization
WWWT	Working Women Welfare Trust

< Exchange rate as of March 2018 >

USD 1 =JPY 106.787000

PKR 1 = JPY 0.968710

# Summary

## Chapter 1 Outline of the Project and the scope of work of Phase 1

The Project for Improvement of Livelihoods and Well-being of Female Home Based Workers in the Informal Economic Sector in Sindh Province (Phase 1) (the Project) aims to improve the livelihoods and well-being of female home-based workers (FHBWs) and their families. In Phase 2 of the Project, the Project's pilot activities will be implemented in the target areas by the executing agency, i.e., the Women Development Department (WDD). The Project is separated into two phases. This report describes the initial work carried out in Phase 1, from 7 March 2017 to 30 April 2018, to finalize the project framework and create detailed activity plans.

## Chapter 2 Contents of the activities

Phase 1, which took place in the first year of the Project, was a preparation period, and its purpose was to formulate a feasible and detailed implementation plan for Phase 2 for the remaining four years period.

- 1) **Facilitation of Planning Commission Form No.1 (PC-1) document drafting and approval process:** The Project team supported WDD to draft the document based on the finalized project framework.
- 2) **Establishment of project implementation structure:** The Project team clarified the roles and members of 1) the Joint Coordination Committee (JCC), 2) the Project Management Unit (PMU), and 3) the Pilot Project Coordination Committee (PPCC).
- 3) **Project Management:** The Project team reached a consensus on the project framework for Phase 2 with WDD and Japan International Cooperation Agency (JICA), and revised Project Design Matrix (PDM) Ver.0 and Plan of Operation (PO). The finalized version was approved by the third JCC meeting, held on 23 February 2018, as shown below:

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 tool kit through PPP is enhanced. 2. Capacity of target FHBW HHs in life management skills is 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.

The Project team also developed the monitoring sheet (version1,2,3) with WDD.

- 4) **Current status survey of each thematic area:** The Project team conducted a current status survey in the three thematic areas: 1) life management, 2) supply and value chain, and 3) financial services access. The survey contents are shown below. The reports are attached to this Project Completion Report.

Thematic area	Contents of Survey
Life management	<ul style="list-style-type: none"> <li>• Outlines of existing life management programs</li> <li>• Outlines of existing life management programs targeting FHBWs</li> </ul>
Supply and value chain	<ul style="list-style-type: none"> <li>• Current situation of candidate partner organizations</li> <li>• Current market situation of textile and handicrafts produced by FHBWs (market survey)</li> </ul>
Financial services access	<ul style="list-style-type: none"> <li>• Current situation of the financial sector in Pakistan</li> <li>• Data collection on financial service providers' information</li> </ul>

- 5) **Accumulation of knowledge of support for FHBWs:** The Project team conducted three activities: 1) delivery of monthly magazine, 2) weekly meeting, and 3) sharing of on-line folder to share documents with WDD as a trial of knowledge sharing.
- 6) **Selection of pilot areas and collaborating organizations for Supply Value Chain (SVC):** The Project team selected two partner organizations, the Sindh Rural Support Organization (SRSO) and Women Development Foundation Pakistan (WDFP), through public notification of a call for proposals. The Project selected target areas from the organizations' working areas.
- 7) **Field survey:** The Project team conducted a field survey in the target areas to understand the current livelihood and work situation among the target FHBWs. The survey revealed that FHBWs face challenges such as a high illiteracy rate, limited household economic capacity, limited sales volumes and profits from Home Based Worker (HBW), scarce market channels, constrained mobility, and limited use of formal financial institutions.
- 8) **Guiding principles of the Project (SPIN):** The three main guiding principles were agreed by the 3<sup>rd</sup> JCC.
- i) **Take a step-wise approach for livelihood improvement:** The Project will take a step-wise approach in seeking the optimal combination of interventions, with reference to a graduation approach<sup>1</sup> that aims to assist households in their gradual transition from extreme poverty to sustainable livelihoods.
  - ii) **Seek effective public-private partnership (PPP):** The Project will involve private sector organizations, such as Non-Governmental Organizations (NGOs), social enterprises, and private companies, as well as public organizations to maximize and sustain the impact of the Project.
  - iii) **Invest in Future: Provide female workers with skills and opportunities to cope with rapidly changing market economy:** The Project will invest in improvement of both present conditions and the future of female workers by initiating promotional activities to make employers and female workers aware of the importance of and opportunities for female employment. The Project will provide female workers with skills and opportunities such as digital technologies to cope with rapidly changing market economy.

---

<sup>1</sup> The Graduation Approach 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). This approach 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.



- 9) **Project activities and sustainability:** The Project will implement four types of activities, namely, life management capacity development, financial service access promotion, income generation activities and promotion of female employment in the formal sector, as pilot activities in Sukkur with SRSO and in Karachi with WDFP. For sustaining and spreading the support mechanism as well as support activities for FHBWs, the Project will test and develop the livelihood improvement knowledge and tool kit through conducting pilot activities.
- 10) **Planning pilot activities:** The Project team developed plans for pilot activities for life management, income generation, financial services access, and formal employment promotion. In the formulating the plans, the team took the following planning steps. First, analyze the findings of the field survey; second, plan pilot activities and their implementation system through discussion with the partner organizations; third, finalize the framework of the pilot project; and fourth, develop the activity plan for each partner organization. The team reflected the strengths and needs of the partner organizations and FHBWs in the activity plans; therefore, the plans are different for different organizations in terms of training content, duration of intervention, and implementation structure.

### **Chapter 3 Difficulties encountered, measures taken in undertaking tasks assigned during Phase 1, and lessons for future operation**

The Project team sought to be flexible in dealing with difficulties, as follows:

#### **1) Technical aspects**

- i) Flexibility to change the work plan: As the situation of FHBWs is drastically different from place to place, the Project team planned to conduct a situation analysis in the pilot project areas after selecting partner organizations at the beginning of the work period (April and May 2017). The partner organizations for SVC have a significant influence on the project activities; therefore, the Project team decided to postpone the situation analysis and focus on selecting the partner organizations first by following instructions of WDD to ensure transparency of the selection, and to combine the analysis with the needs survey planned for the middle of the work period (August and September 2017).
- ii) Diversification of target products: Although it was originally proposed to focus on handicrafts, with a request and in consultation with WDD and JICA, the Project team decided to look into a possibility to diversify the target products in the light of other business opportunities in Karachi, possible collaboration with private companies to trade products in bulk, and the additional potential to promote female employment in the formal sector.
- iii) Pursuit of PPP: For achieving the project objectives and ensuring impact and sustainability, in addition to WDD, engagement/involvement of other public and private organizations in the Project is indispensable. The Project team investigated the possibility of collaboration with the public sector, including the School Education and Literacy Department and the Sindh Technical Education and Vocational Training Authority (STEVTA), as well as private entities

such as financial institutions, telecommunication companies, fintech companies, designers, and social entrepreneurs.

## 2) Operational aspects

- i) Security measures: The mobility of Japanese experts had limitations due to security concerns. The Project team followed the instructions of JICA. When Japanese experts were not allowed to visit Baldia in Karachi for the field survey, the Project team sent local staff and supervised activities at a distance.
- ii) Information sharing: The Project involves a range of organizations and individuals; therefore, all information was recorded in English and shared with them. The Project team held weekly meetings with the WDD director to share progress with activities. The Project also delivered its monthly magazine to all JCC members.

## Chapter 4 Achievements of Phase 1

The inputs of Japanese and Pakistan sides were made as planned. Based on PDM version 0, Outputs for Phase 1 were mostly achieved as following:

- Output 1: The implementation structure of WDD has not been established, because officers have not been allocated to the Project, as PC-1 is not ready for approval as at the end of Phase 1. Nonetheless, WDD has shown strong ownership and commitment to the Project. WDD's understanding of the characteristics of JICA's technical cooperation projects and this Project in particular has been enhanced.
- Output 2: The collaborative implementation mechanism was established as planned. The mechanism is considered functional, as the Project has already conducted a field survey with partner organizations.
- Outputs 3 and 4: The Project conducted the needs assessment survey as planned and shared the results with relevant stakeholders.

# **Chapter 1 Outline of the Project and the scope of work of Phase 1**

## **1.1 Background**

The informal economy plays a substantial role in South Asia, including Pakistan. According to 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 of people involved increased from 1.22 million in 1999/2000 to 1.62 million in 2008/09. Almost three-quarters (71.4%) of the workforce in the non-agricultural informal sector are women, and most of them are Home Based Workers (HBWs).

It is extremely difficult to know the precise situation of Female Home Based Workers (FHBWs) in Pakistan. There is no category for HBWs in the country's labor statistics. Most enumerators of these statistical surveys are male, and they find it difficult to contact female respondents; moreover, male respondents tend not to give details about female labor in their families.<sup>2</sup> Therefore, female labor participation appears limited in the statistics. Since FHBWs work individually from home, it is difficult to know their actual work conditions. Therefore, they are called "invisible workers."

Most FHBWs are piece rate workers. Contract workers do not have a clear employment relationship with employers; therefore, they are not treated as actual workers and are not protected by the labor laws that ensure the protection of workers' basic rights. Because of this, they face difficulties including: 1) unstable and unfair remuneration, 2) hazardous and unhealthy working environments, 3) low productivity, 4) limited negotiation power due to lack of organization, 5) limited access to necessary financial services and vocational training, and 6) no access to insurance against accidents/illness or basic social services.

This Project promotes equal economic growth and human security in Pakistan by seeking to improve the livelihoods and well-being of HBWs, who are mainly low-income households, and women in the informal sector, who play a key role in the economy of Pakistan.

## **1.2 Project framework**

The Project framework agreed in the Record of Discussion (R/D) on 22 November 2016 is as follows:

### **(1) Title of the Project**

Project for Improvement of the Livelihoods and Well-being of Female Home Based Workers in the Informal Economic Sector in Sindh Province (Phase 1) (hereinafter called "the Project")

### **(2) Project site**

Target districts of Sindh province in Pakistan

---

<sup>2</sup> Basic planning survey report

### **(3) Implementation agency**

Women Development Department (WDD)

### **(4) Project purpose**

Livelihoods and well-being of FHBWs and their families are improved through the implementation of the pilot activities of the Project

### **(5) Intermediate Outcomes**

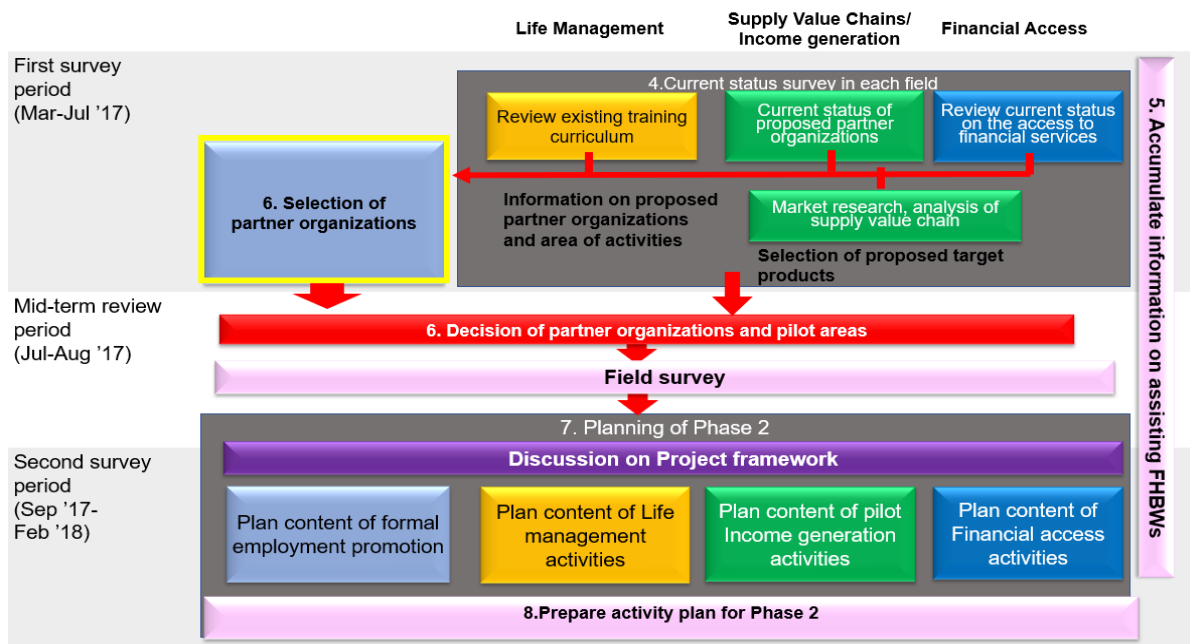
- 1) The organization structure and coordination capacity of WDD are strengthened for the implementation of the Project
- 2) Collaborative implementation mechanism is set in place and functions among the concerned departments and agencies for the implementation of the Project
- 3) Basic Life Management Capacity of FHBWs is strengthened
- 4) Supply and value chains associated with work carried out by FHBWs are improved
- 5) FHBWs' access and usage of financial services are improved

### **1.3 Phasing of the Project, and purpose and the tasks undertaken in Phase 1**

The Project is divided into two phases. This work corresponds to Phase 1, in which the review of the project framework (as described above), as well as detailed planning of activities for Phase 2, are carried out.

In Phase 1 of the Project, the Project team conducted the necessary surveys to select the pilot project areas and industries, and selected targets based on the results of surveys. At the same time, Phase 1 was designed to secure the necessary budget for the Pakistani side of the Project and establish the system of cooperation with related organizations.

The duration of Phase 1 is from 7 March 2017 to 30 April 2018. In order to accomplish the activities in Pakistan, the project team divided the term of the project into three parts: first survey period (March to July 2017), mid-term review period (July to August 2017), and second survey period (September 2017 to February 2018). The work flowchart is below.



(Source: Project team)

Figure 1-1 Flowchart of project activities in Phase 1

#### 1.4 Changes from the original plan

Three main changes have been made to the Work Plan submitted in April 2017, as shown in the following table. Other minor changes are explained in the relevant chapters of this report.

Table 1-1 Main changes to the plan

No	Change	Plan	Actual	Reason
1	Number of pilot areas	Three areas	Two areas (Karachi, Sukkur)	Reducing the target areas is appropriate from the viewpoint of the feasibility of the Project.
2	Fact finding survey	Fact finding survey is implemented in the first survey period.	In the second survey period, the field survey was implemented by merging the fact-finding survey and needs survey.	In order to decide the target areas for the fact-finding survey, it is necessary to select the partner organizations of the SVC. However, it was considered that the selection of organization in such a short time was difficult. Detailed reasons are included in section 3.1.

No	Change	Plan	Actual	Reason
3	Target products	Handicrafts	Products other than handicrafts and services are included as target products. In addition, the promotion of employment in formal sectors has been added.	Difficulties with SVC support activities are high because the market potential of handicrafts is low. Target FHBWs can be expanded by including those who work for service/business on individual basis. It is appropriate to support new work that has a high potential for young educated women who have high IT skill levels. It is important to expand job opportunity for female in the formal sector rather than keeping FHBWs' work in the informal sector.

(Source: Project team)

# Chapter 2 Contents of the activities

## 2.1 Facilitation of PC-1 document drafting and approval process

PC-1 is a planning document to secure a development budget from the government of Pakistan. All development projects, including donor projects, require the government department concerned to develop a PC-1 and budgets are allocated based on the PC-1.

The Project team with the help from JICA Pakistan office assisted WDD in confirming the approval process for PC-1 and developing the draft PC-1 for the Project.

### (1) Confirming the approval process

With the support from JICA Pakistan office, the Project team conducted hearings about the procedures for PC-1 approval with the Planning and Development Department (P&D) of the Sindh government and the Economic Affairs Division (EAD) of the federal government.

As a result, it was found that the approval of the Central Development Working Party (CDWP) is necessary for Projects with donor support, although provincial projects normally require the approval of only the Provincial Development Working Party (PDWP).

Table 2-1 Organizations to approve PC-1

Organizations to approve PC-1	Members and frequency of meetings
Provincial Development Working Party (PDWP)	Additional Chief secretary of Planning and Development Department (P&D) in the provincial government chairs meeting. Meetings are held every week.
Central Development Working Party (CDWP)	Deputy Chairman of the Planning Commission chairs the meetings, which comprises representatives of related departments of the federal government and provincial P&D. Meetings are held every month.

(Source: Project team)

It also became clear that the time required for PC-1 approval depends on the maturity of the contents in the Project document. Although the project team had assumed drafting of the PC-1 would start from the mid-term review period, the details of the project were not decided at that point and there were many opportunities for changes. Therefore, it was agreed with WDD to postpone formulating PC-1 until February 2018, when the project framework was finalized.

### (2) Supporting the formulation of PC-1

In February 2018, the Project team supported WDD to develop a draft PC-1, based on the finalized project framework.

## 2.2 Establishment of project implementation structure

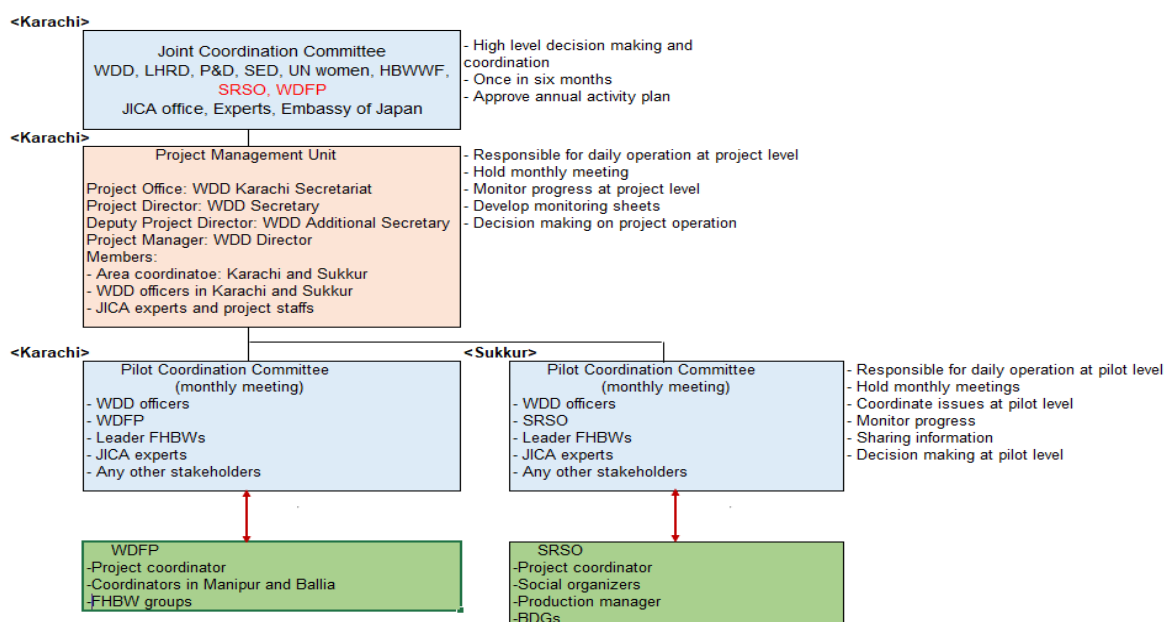
Ground work for establishing the project implementation structure for Phase 2 was undertaken. The work plan assumed the structure for Phase 2 would be established at an early stage of the work in order to test its functionality. However, WDD planned to hire the necessary staff for Phase 2 through PC-1 and existing staff were too busy to be fully involved in the Project. Testing the implementation structure for Phase 2 at this point in the work was dropped and it was established systematically based on work progress. The procedures for establishing the implementation structure is shown in the table below.

Table 2-2 Procedures for establishing implementation structure

Period	Timing	Activities related to implementation structure
First survey period	March to June 2017	<ul style="list-style-type: none"> <li>- The Project received approval for the project implementation setup at the first JCC meeting. The Project established PMU.</li> <li>- WDD nominated two staff in charge of the Project.</li> </ul>
Mid-term review period	July to August 2017	<ul style="list-style-type: none"> <li>- Two partner organizations for SVC, namely Women Development Foundation Pakistan (WDFP) in Karachi and Sindh Rural Support Organization (SRSO) in Sukkur, were selected at the second JCC meeting.</li> </ul>
Second survey period	September 2017 to January 2018	<ul style="list-style-type: none"> <li>- The Project team discussed the implementation structure with the selected SVC partner organizations.</li> <li>- The Project team discussed the implementation structure and necessary staff for Phase 2 implementation with WDD.</li> </ul>
	February 2018	<ul style="list-style-type: none"> <li>- The implementation structure for Phase 2 was approved at the third JCC meeting.</li> <li>- The Project discussed Memorandums of Cooperation (MOCs) between WDD and two partner organizations.</li> </ul>

(Source: Project team)

The approved implementation structure for Phase 2 is shown below.



(Source: Project team)

Figure 2-1 Implementation structure of Phase 2



The establishment, procedures, functions and responsibilities of the Joint Coordination Committee (JCC), Project Management Unit (PMU), and Pilot Project Coordination Committee (PPCC) are described below.

**1) JCC**

The establishment and operation of JCC was defined as set out in the Record of Discussion (R/D) signed on 22 November 2016. JCC meetings were held three times during the work period, namely April and August 2017 and February 2018, and members were reviewed and adjusted accordingly. The functions and members of JCC in comparison with the original plan in R/D are shown below.

Table 2-3 Functions and members of JCC

Timing	At the time of signing R/D	At the time of work completion
Function	<ul style="list-style-type: none"> <li>- Facilitate inter-organizational coordination</li> <li>- Exchange opinions on major issues that arise during the implementation of the Project.</li> <li>- Review progress biannually, revise the overall plan when necessary, approve an annual work plan, and conduct evaluation of the Project</li> </ul>	<ul style="list-style-type: none"> <li>- Facilitate inter-organizational coordination</li> <li>- Exchange opinions on major issues that arise during the implementation of the Project.</li> <li>- Review progress biannually, revise the overall plan when necessary, approve an annual work plan, and conduct evaluation of the Project</li> </ul>
Chairperson	WDD Secretary, JICA	WDD Secretary
Member	WDD, (PCSW), LHRD, P&D, JICA Office, JICA Experts, Representatives of private sector	WDD, (PCSW), LHRD, P&D, SED, SRSO, WDFP, JICA Office, JICA Experts
Observer	EAD	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)

Although there has been no change in JCC’s functions, appropriate members and observers were added as the detailed activities were clarified.

**2) PMU**

Based on R/D, PMU was established at the beginning of the work period. However, as indicated above, WDD planned to hire the necessary staff for project implementation through PC-1; thus, it was difficult to secure counterpart staffs (C/Ps) during this work period. WDD nominated staff for the work and they participated in project activities whenever necessary. After SRSO, which is headquartered in Sukkur, was selected as a partner organization for SVC, the official at WDD Sukkur Directorate participated well in the project activities.

The functions and members of PMU in comparison with the original plan in R/D are shown below.

Table 2-4 Functions and members of PMU

Timing	At the time of signing R/D	At the time of work completion
Function	- Overall responsibility for project implementation	- Responsible for daily operations at project level - Hold monthly meetings - Monitor progress at project level - Develop monitoring sheets - Decision making on project operation
Secretariat	WDD	WDD Secretariat
Project Director	WDD Secretary	WDD Secretary (Additional Secretary if Secretary is absent)
Project Manager	WDD Director	WDD Director
Member	- Area Coordinators of target districts - Members from Each Pilot Project Implementation Unit - JICA Experts	- Area coordinators in Karachi and Sukkur - WDD officers: 3 in Karachi and 2 in Sukkur - JICA experts

(Source: Project team)

More concrete tasks were added, and the composition of members was reviewed and modified during the work period.

### 3) Pilot Project implementation structure

After selecting the partner organizations for SVC, the Project team discussed the implementation structure for the pilot project with relevant organizations. The agreed implementation structure in comparison with the original plan in R/D is shown below.

Table 2-5 Comparison of pilot project implementation structure

Timing	At the time of signing R/D	At the time of work completion
Organization	Pilot project implementation unit	Pilot project coordination committee
Task	- Discuss matters for the daily operation of the Project	Carry out the following tasks through monthly meetings - Responsible for daily operations at pilot level - Coordinate issues at pilot level - Monitor progress - Share information - Decision making at pilot level
Members	- Life management component: WDD, SED, NGO, and JICA experts - SVC component : WDD, private sector, NGO, and JICA experts - Financial services access component: bank, microfinance institution, JICA experts	Establish the committees in Karachi and Sukkur with the following members - WDD officers - Representative of the partner organization - Leader FHBWs - JICA experts - Any other stakeholders

(Source: Project team)

Each partner organization agreed to assign a project manager and a coordinator to coordinate the daily operation of the pilot project. These staff are expected to carry out the daily operation of the pilot project.

In addition, the Pilot Project Coordination Committee (PPCC) will be established as a platform for monitoring and coordinating the pilot project. Committee meetings will be held monthly to monitor progress and ensure the necessary coordination.

## 2.3 Project management

### 2.3.1 Formulation of the monitoring sheet

As part of monitoring activities, the Project supported WDD to formulate the Monitoring Sheet, from Ver. 1 to Ver. 3. Soon after commencement of the Project, the Japanese expert explained the Project Design Matrix (PDM) and the Plan of Operations (PO), and their logical composition. In addition, the Project enhanced the main C/P of WDD's understanding of the PDM and project management methods in technical cooperation with JICA. To assess progress, the Project collaborated with the Project Manager to create Ver. 1, a trial version of the Monitoring Sheet (dated April 14). Ver. 2 (July 14) and Ver. 3 (February 28) were later formulated collaboratively with WDD. The officers of WDD deepened their understanding of how to assess the progress of the Project through the formulation of the Monitoring Sheet.

The following are the issues faced by the Project and the measures taken to resolve them, as indicated in Ver. 1, Ver. 2, and Ver. 3 of the Monitoring Sheet.

Table 2-6 Issues and measures taken by the Project

	Issues	Measures taken by the Project
Ver. 1	<ul style="list-style-type: none"> <li>● Security measures taken by JICA Pakistan Office may affect the smooth implementation of the Project activities.</li> </ul>	<ul style="list-style-type: none"> <li>● The Project collaborated closely with JICA Pakistan Office to mitigate the effects of security measures on implementation of Project activities.</li> </ul>
Ver. 2	<ul style="list-style-type: none"> <li>● Two C/Ps of WDD had limited participation in the Project activities due to long leave and accident.</li> </ul>	<ul style="list-style-type: none"> <li>● C/Ps accompanied the Project team on the field survey to identify the present status of FHBWs. This activity provided them with a practical opportunity to develop survey skills, although their participation was limited on a daily basis.</li> </ul>
Ver. 3	<ul style="list-style-type: none"> <li>● PC-1 was planned to be approved in Phase 1 (indicator 1-1 in PDM Ver. 0), but will be approved after the completion of Phase 1.</li> </ul>	<ul style="list-style-type: none"> <li>● The Project supported WDD to formulate PC-1. JICA Pakistan Office will follow up this issue after Phase 1 is completed in March 2018.</li> </ul>

	<ul style="list-style-type: none"> <li>● MOUs were expected to be agreed between WDD and the relevant departments and agencies in Phase 1 (indicator 2-1 in PDM Ver. 0).</li> </ul>	<ul style="list-style-type: none"> <li>● After a series of discussions, it was decided that JICA, partner organizations, and WDD would create a Memorandum of Cooperation (MOC). The contents of a draft MOC were discussed in February 2018. Signing is expected in March or April 2018.</li> </ul>
--	---	--

(Source: Project team)

The objective of Phase 1 of the Project was to formulate a plan for Phase 2. Therefore, the Project has primarily conducted surveys to collect information to formulate Phase 2. As the Project is in the preparation period, C/P of WDD has not been decided yet under PC-1. The Project assessed its progress based on PDM Ver. 0.

### **2.3.2 Finalization of PDM and PO**

The Project revised PDM Ver. 0 and PO Ver. 0 by considering the objective and activities of Phase 2, which were discussed during Phase 1. The following are the principles and process of the revision of PDM and PO.

#### **(1) Revision principles**

The following points have been agreed as principles of revision among JICA, WDD, and the Project team:

- 1) The content of the PDM should be described in simple terms.
- 2) The logic should be easy to understand.
- 3) The Project goal should be achievable in the Project period.
- 4) The plan should be sustainable.

Regarding the range of the revision, stakeholders have agreed to cover all items in the PDM, including the Project Purpose but excluding the Project name.

#### **(2) Process of revision**

At the commencement of the Project, it was planned to revise PDM Ver. 0 and PO Ver. 0 in three steps during Phase 1 and have the changes approved by the JCC. Later, it was considered that it would cause confusion among stakeholders if they discussed and approved an incomplete PDM. Therefore, JICA, the Project team, and WDD agreed that the Project would finalize the PDM and PO and approve them at the final JCC meeting planned for February 2018.

The Project selected partner organizations, conducted needs surveys of FHBWs who receive support from the selected organizations, and identified the present status of both these parties. After several surveys of potential government organizations, private sector entities, and social entrepreneurs, the Project planned a rough implementation structure for Phase 2. Following these

activities, the Project began detailed discussions about the Project framework, including the PDM, from December 2018.

The Project revised the PDM and PO through the following process:

- 1) Agreement on the Project framework
- 2) Formulation of draft PDM Ver. 1 by JICA HQ and the Project team
- 3) Finalization of draft PDM Ver. 1 based on discussion among stakeholders, including WDD and other related organizations
- 4) Approval of draft PDM Ver. 1 and PO Ver. 1 at JCC meeting

The activities and results are described as follows.

### **1) Agreement on the project framework**

Based on the results and information obtained during Phase 1, JICA and the Project team discussed and agreed in December 2017 on the project framework.

In addition, JICA and the Project team agreed on the following principles:

- i) The Project will support the livelihoods of FHBWs through three channels:
  - Piece-rate jobs for a more stable income
  - Own-account
  - Employment in the formal sector
- ii) The Project envisages the development of a support package in which a step-wide approach referring to the Graduation Approach (GA) is applied for overcoming poverty and improving livelihoods
- iii) The Project will apply an approach that will empower the girls and women of the next generation.

### **2) Formulation of draft PDM and PO by JICA HQ and the Project team**

JICA and the Project team conducted a workshop for the formulation of the draft PDM and PO on January 12, 2018, with the following agenda:

- i) Clarify the PDM's logic by referring to a similar technical cooperation project in Honduras<sup>3</sup>
- ii) Formulate draft PDM Ver. 1 (with Overall goal, Project purpose, and Outputs)
- iii) Discuss PO Ver. 1

### **3) Finalization of draft PDM and PO based on discussion with WDD and stakeholders**

Based on the discussion with WDD and partner organizations, the Project finalized the draft PDM

---

<sup>3</sup> Project on Life Improvement and Livelihood Enhancement of Conditional Cash Transfer Beneficiaries through Financial Inclusion in Honduras

Ver. 1 as set out below. PDM Ver. 1 was approved at the third JCC meeting on 23 February 2018.

Table 2-7 Outline of PDM Ver. 1

Overall Goal	The number of FHBW households who receive some of the services explained in the livelihood improvement knowledge and tool kit (the tool kit) is increased.
Project Purpose	Application of the tool kit developed through public-private partnership (PPP) to improve livelihoods of FHBW households is promoted.
Outputs and Activities	<p><u>Output 1: Capacity of WDD in promoting the tool kit to improve livelihoods of FHBW households through PPP is enhanced</u></p> <p>Activities:</p> <p>1-1. Carry out a kick off seminar with WDD, partner organizations and key stakeholders</p> <p>1-2. Facilitate planning of the pilot activities by partner organizations (Output 2 to 5)</p> <p>1-3. Strengthen the capacity of WDD Officers</p> <p>1-4. Conduct base-line survey</p> <p>1-5. Facilitate carrying out the pilot activities</p> <p>1-6. Monitor and review the pilot activities</p> <p>1-7. Formulate strategy for continuation and expansion of the pilot activities</p> <p>1-8. Continue and expand the pilot activities</p> <p>1-9. Conduct end-line survey</p> <p>1-10. Facilitate and develop roll-out plan(s) of the tool kit of WDD, WDFP and SRSO</p> <p><u>Output 2: Capacity of target FHBW households in life management (LM) skills is improved</u></p> <p>Activities:</p> <p>2-1. Plan pilot activities of LM skills</p> <p>2-2. Carry out the pilot activities</p> <p>2-3. Monitor and assess the process and outcomes of the pilot activities</p> <p>2-4. Revise methodology and contents of the pilot activities</p> <p>2-5. Continue and expand revised pilot project</p> <p>2-6. Review and finalize methodology and contents of the pilot activities based on activities 2-2 to 2-5.</p> <p><u>Output 3: Capacity of target FHBW households to access to financial services is improved</u></p> <p>Activities:</p> <p>3-1. Plan pilot activities for improvement of financial access for demand and supply sides</p> <p>3-2. Carry out the pilot activities</p> <p>3-3. Monitor and assess the process and outcomes of the pilot activities</p> <p>3-4. Revise methodology and contents of the pilot activities</p> <p>3-5. Continue and expand revised pilot activities</p> <p>3-6. Review and finalize methodology and contents of pilot activities based on the</p>

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

(Source: Project team)

The Project held close discussions with JICA and WDD in February 2018 to finalize PDM Ver. 1 by considering the following points of view. These correspond to the five evaluation criteria of the Development Assistance Committee (DAC).

Table 2-8 Points for project formulation

5 Evaluation Criteria	Points discussed
Relevance	<ul style="list-style-type: none"> <li>i) Relevance to the needs of FHBWs (depending on the target areas)</li> <li>ii) Step-wise approach (in reference to Graduation Approach) and Public Private Partnership (PPP)</li> <li>iii) Investment for future</li> <li>iv) Gender consideration and family approach</li> <li>v) Security and accessibility of Japanese experts</li> </ul>
Effectiveness	<ul style="list-style-type: none"> <li>vi) Achievability of the Project purpose in four years, in terms of activity strategies, marketability of products, and social barriers to out-of-home employment and/or continuing employment of female workers after marriage and having children</li> </ul>

	vii) Collaboration with related organizations that are doing similar work will enhance effectiveness of the project viii) Contribution to capacity development of WDD
Efficiency	ix) Achievability of each Output within the given timeline x) Amount/kinds of inputs (allocation of Pakistani officials and C/P, materials, facilities, project cost) xi) Clarification of the roles and responsibilities of partner organizations
Impact	xii) Prospect of achievement of Overall goal (e.g., expansion of area coverage/increase of beneficiaries) xiii) Positive/negative impact other than Overall goal
Sustainability	Human resources and funds of relevant organizations, and skills and knowledge in the tool kit to duplicate pilot projects

(Source: Project team)

## 2.4 Current status survey of each thematic area of life management, supply value chain and financial access

### 2.4.1 Life management

The skills necessary for life management are generally defined as the “necessary capability to constructively and effectively deal with various problems and demand in daily life” and “psychological and social capability<sup>4</sup>.” However, the contents of life skills differ by problems, target persons, and cultural and social values. There is no agreement on the definition.

The project’s life management situational survey focused on training to cope with the problems of daily life for adults, including women, in Pakistan. The survey was conducted in the following manner to examine the points where the Project should intervene.

- (1) Understand outlines of existing life management programs
- (2) Understand outlines of existing life management programs targeting FHBWs

#### (1) Understand the outlines of existing life management programs

The Project team visited fifteen NGOs<sup>5</sup> and consulting firms that conduct training and/or hold sessions regarding life management and life skills to consult and collect information. The training courses were categorized by topic.

<sup>4</sup> Tokiko Ito “Features and challenges of participatory life skills education by Japanese NGOs”

<sup>5</sup> Detailed information on 15 organizations were discussed in the ‘Life management skill needs survey’.



Table 2-9 List of life skills courses categorized by topic

Contents	Main target	Implementing organization
General life skills (Islamic education, social norms, rights and duties, health and nutrition, mental health, beauty care, maternal and child health, disaster prevention, access to various systems and facilities, saving methods, environment, and so on)	Adult illiterate women	Advancing Quality Alternative Learning Project (AQAL Project)
Reproductive health	Adolescent girls and their communities	Aahung, Shirkat Gah, Indus Resource Centre (IRC), Health And Nutrition Development Society (HANDS)
Hygiene	Community	HANDS
Labor rights	FHBWs, workers	Now Communities, Home Based Women Workers Federation (HBWWF), Legal Rights Forum
Women's rights	FHBWs, women	Aurat Foundation, Legal Rights Forum
Life skills related to starting and running business	FHBWs, young people, victims of violence against women	HomeNet, Empowerment through Creative Information (ECI), Aurat Foundation, IRC, The Citizens Foundation (TCF), (ECDI)
Financial education	FHBWs, female workers, farmers, housewife	ECI, MAZAR <sup>6</sup>
Literacy	FHBWs, illiterate	Literate Pakistan, ECI <sup>7</sup>

(Source: Project team, based on consultations)

These organizations can be categorized into two groups according to the nature of their work. One group comprises organizations whose focus is upstream work, such as the development of modules/materials and Training of Trainer (TOT). The other group comprises organizations that mobilize beneficiaries and roll out series of trainings. The Project needs to work with the first group of organizations to utilize/modify the existing modules and develop new modules.

<sup>6</sup> Some micro finance banks also implement financial education. This table focuses only on NGOs.

<sup>7</sup> The Project team conducted consultations; in addition, some organizations that provide literacy education in Pakistan also conducted consultations.

Table 2-10 Classification of organizations by work focus

Organizations whose primary job is the development of modules, materials, and TOT	Organizations whose primary job is mobilizing beneficiaries and rolling out trainings
Aahung, ECI, Shirkat Gah, Legal Right Forum, Literate Pakistan, AQAL Project	IRC, TCF, HANDS

(Source: Project team, based on consultations)

## (2) Understand the outlines of existing life management programs targeting FHBWs

The Project aims to improve the livelihoods of FHBWs. The Project intends to provide guidance on family budget management, saving promotion, financial service access and income generation in step wise approach with careful consideration of socioeconomic situation of each FHBW. Based on this assumption, life skills related to setting up and running businesses, financial education, literacy education, and the rights of workers and women were defined as the priority topics for the Project. The Project team collected material from the organizations listed in Table 2-12 that implement these priority topics and analyzed their contents.

Our analysis of the materials identified the following points as advantages and challenges when we use the existing courses in the Project.

Table 2-11 Advantages and challenges of the course for FHBWs

Contents	Advantages	Problems/challenges
Life skills related to starting and running businesses	<ul style="list-style-type: none"> <li>• Topics are well considered, and the necessary themes are appropriately covered.</li> <li>• Use effective story-type case studies.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Understanding of participants depends on the ability of the trainer</b> to provide training appropriate to participants' skill levels.</li> <li>• <b>Some content does not match with the needs of participants considering the variety of their backgrounds and situations.</b></li> <li>• <b>The description about gender and the labor rights is general and the content needs to be reconsidered in the light of reality on the ground.</b></li> <li>• <b>It is better to have practical and active learning sessions as well as lectures.</b></li> <li>• <b>The training term is short. Follow-up activities are needed</b> to implement the training in daily life.</li> <li>• <b>There is no topic about gender bias, such as limitations on women's mobility and occupations.</b></li> <li>• Women are the only target. <b>There is no module whose target is the men of the household and the community.</b></li> </ul>

Contents	Advantages	Problems/challenges
Financial education	<ul style="list-style-type: none"> <li>The contents are well covered in a balanced manner and practical.</li> </ul>	<ul style="list-style-type: none"> <li>The training term is two days. <b>Continuous follow up, coaching, and use of format for household management is an effective method</b> to implement what they learn in the training sessions in daily life.</li> <li><b>Bridging to actual services</b> is also necessary.</li> </ul>
Literacy education	<ul style="list-style-type: none"> <li>Five days literacy course delivered by ECI is more practical, such as incorporating how to use a calculator.</li> <li>SMS-based Literacy Program implemented by the Jazz Foundation could be considered as the follow-up program.</li> </ul>	<ul style="list-style-type: none"> <li>The five-day course is too short to learn literacy and calculation and <b>continuous exercises and follow-up are necessary.</b></li> <li><b>Using a simple format for follow-up</b> is an effective method <b>to maintain a record of business and household management.</b></li> </ul>
Labor Rights of and women's rights	<ul style="list-style-type: none"> <li>The training contents accommodates 'Pro-Women' and the formation of HBW law.</li> </ul>	<ul style="list-style-type: none"> <li>It is important to design the course content to match the skill levels of participants so they can understand it easily.</li> <li>Participants should be correctly informed whether they are covered by the legal system or not.</li> </ul>
Digital Literacy		<ul style="list-style-type: none"> <li>Modules of digital literacy <b>was not found</b> in the existing materials.</li> <li><b>Practical digital technology can be introduced and incorporated</b> in topics such as financial literacy, business development and functional literacy.</li> </ul>

(Source: Project team)

Although the needs of participants are covered, more or less, by the courses above, there are some areas for improvement, such as the ability of trainers, follow-up practice in daily life, continuous coaching, customization to match the skill levels of participants, and approaches to men and communities.

There are existing life skill training courses in Pakistan for FHBWs. It is possible to update the content of modules and utilize them whereas it is preferable for the Project to strengthen the capacity of trainers (facilitators), systematize training, and formulate follow-up systems.

## 2.4.2 Supply and Value Chain

The Project team conducted a survey of the current situation of the supply and value chain (SVC), divided into two activities: 1) understanding the current situation of candidate partner organizations, and 2) a market survey.

As explained in the work plan, the Project team originally planned to narrow the target products after analyzing the SVCs of products supported by candidate partner organizations, which would lead to the final selection of partner organizations. The Project, however, decided to select partner organizations through a process of public invitation before selecting the target products. The Project team, therefore, conducted an analysis of SVCs as part of planning pilot activities with the selected partner organizations.

### (1) Understanding the current situation of candidate partner organizations (March and April 2017)

The Project team collected information, such as activity areas, organizational structure, activities and results, human resources, and financial capacity from 13 organizations. We targeted NGOs conducting activities in Karachi and Hyderabad where WDD allocates officers, and business enterprises engaged in the production and sale of textiles or handicrafts. The following table shows the comparison of candidates selected from the 13 organizations.

Table 2-12 Comparison of candidate partner organizations

Name	Activity area	Product	Life skills	Market linkage	Financial services access	Overview
SRSO	11 districts in North Sindh	○	○	△	○	A well-established NGO with strong financial endowment from the government. Its main activity of microfinance seems successful. The exhibition event annually organized by SRSO invites media and celebrity and gets huge public attention.
AHAN	Country-wide	○	△	△	△	A government-related organization with a solid financial base and management capacity and a nationwide network of concerned stakeholders. Supports total value chain from production to market for FHBWs, including many female clusters.

Name	Activity area	Product	Life skills	Market linkage	Financial services access	Overview
SDC	Hyderabad	○	△	△	△	Deploys good activities in Hyderabad. Has a leader and master trainer who can teach other members and negotiate with the market over price. Members' embroidery skills are high.
IRC	Khairpur	○	△	△	△	Main activity is education. Runs its own outlets and establishes a system of support from production to sales of the products made by FHBWs. Product quality is good, but it has had difficulty in finding the right market.
ECDI	Country-wide	○	○	×	×	A pioneer organization for value chain support in Pakistan. Main aim of ECDI is capacity development of FHBWs: does not provide support for sales. Has interesting initiatives to sign MOUs with major retailers and private sectors. Developed various training materials for Value Chain development.
WWWT (Working Women Welfare Trust)	Sukkur Shikarpur Larkana Karachi	○	×	×	×	Has established system of production, quality control, and sales. WWWT pay a quarter of the price as working wage to FHBWs. Has a limited budget; therefore, cannot expand target area or the number of beneficiaries.
WDFP	Karachi	△	×	×	×	Provides vocational training. WDFP has two community centers that link with local communities.
WEDO (Women Entrepreneurship and Development Organization)	Thatta Karachi	△	×	×	×	Still weak as an organization and financial sustainability is fragile, but conducting good activities focusing on truly needy communities such as fishing communities in the coastal area.

(Source: Project team)

Our analysis of our data collection identified the following points for selecting the partner organizations.

- Many organizations target rural areas when supporting SVC for FHBWs.
- Most attempts to develop market linkage have failed, because these organizations did not have market information, effective marketing channels, or sufficient business skill.
- We can expect only a certain volume of market demand for hand-made textile products decorated with embroidery, quilting, beads, and mirrors.
- Some FHBWs have high-quality skills for creating traditional products such as embroidery, but face constraints in quality management and finishing equal to the demands of high-end markets.
- All organizations have support needs for product design, as they consider it a critical challenge.
- Organizations with significant capacity do not need substantial external support, although there is room for improvement such as product design and marketing. On the other hand, organizations that express a need for support do not have sufficient capability to pilot the project activities needed to develop a successful model.

## (2) Market Survey

The Project team conducted a market survey to understand the current market situation of textiles and handcrafts produced by FHBWs. The survey investigated two aspects: 1) price, and 2) general consumers, using local researchers. The following table shows the survey outline.

Table 2-13 Survey outline and sample size

Category	Survey target	Survey method	Sample size
Price	Retailers dealing with clothes, bags, and home textiles in Karachi and Sukkur	<ul style="list-style-type: none"> <li>▪ Shop visit and direct observation</li> <li>▪ Questionnaire interview (for five cases only)</li> </ul>	41
Consumer	General consumers residing in Karachi	<ul style="list-style-type: none"> <li>▪ Telephone interview</li> </ul>	20

(Source: Project team)

The survey revealed the current situation and challenges of the textile market as follows:

- The textile market comprises three categories: local markets facing severe competition from low-cost Chinese products; middle-layer markets, in which major companies with established brands have dominance; and high-end markets, where consumers value goods produced by hand using traditional techniques.
- Hand-made products sold in local markets are not valued fairly and cannot compete with low-cost

machinery products. On the other hand, consumers above the middle class are likely to spend money for brand-name products. A dress made by hand embroidery or applique is sold for 3,000 to 5,000 rupees at SRSO outlets and other NGOs. However, Khaadi, which was the most favored brand among interviewed consumers, sells a hand-embroidered dress for 8,000 to 10,000 rupees.

- Middle class consumers in urban areas consider product quality and new trends carefully when purchasing products. They use the internet to understand the latest fashions. Quality products are sold at higher prices in online shops and craft shops that target wealthy customers.
- The textile market that targets consumers above the middle class has been expanding as national income levels rise. Textile products vary, and each product and market has unique characteristics. Clothes require high technical skills of design and finishing and designs need to be revised frequently to reflect market preferences. On the other hand, household goods such as cushions and bed linen have fewer difficulties as they have standardized sizes and are not sensitive to consumers' preferences. We can anticipate a demand for these household goods as gifts. The Project should not depend on a few product lines but take measures to reduce risks by offering diverse products.
- Hand-embroidered clothes lacking a strong brand cannot compete with machinery products that are sold at cheaper prices, even if we evaluate hand-made products fairly and price them appropriately. Additionally, customers will not choose products of inferior quality or design. It is essential to target consumers who recognize the value of hand-made products and develop trend-conscious products and product lines that these targeted consumers will select.

Based on the findings above, we propose detailed contents of the pilot activity in section 2.8.

### **2.4.3 Access to financial services**

The Project team conducted a survey of current financial services access by collecting data about financial service providers in relation to FHBWs' access to finance. The survey was conducted in the following order: 1) understanding the current situation of the financial sector in Pakistan, and 2) data collection about financial service providers. This section explains survey activities and results.

#### **(1) Understanding the current situation of the financial sector in Pakistan**

The Project team reviewed the literature<sup>8</sup> and analyzed information on the current situation of the financial sector in Pakistan. The review revealed that the sector has three current features: 1) a low level of financial inclusion, 2) striking growth of the microfinance sector, and 3) development of mobile banking.

---

<sup>8</sup> The literature reviewed by the Project team includes: Annual reports of financial institutions, "MicroWATCH" (Microfinance network), and "Are Pakistan's Women Entrepreneurs Being Served by the Microfinance Sector?" (World Bank), Financial inclusion insights Pakistan (Intermedia).

### 1) Low-level financial inclusion

Compared with other countries in South Asia, Pakistan shows a significantly lower level of financial inclusion; in particular, the ownership ratio of bank accounts among women is low. On the other hand, mobile banking provided by cell-phone companies has been developed recently, creating a higher proportion of people with mobile banking accounts than neighboring countries. Although Pakistan still faces a low level of use of the deposit and loan services of formal financial institutions, our survey showed a high level of use of informal savings and loans.<sup>9</sup>

Table 2-14 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: “The little data book on financial inclusion 2015,” World Bank)

### 2) Striking growth of microfinance sector

Despite the low level of financial inclusion, the microfinance sector in Pakistan has been growing sharply. The total number of active borrowers was 4.2 million in 2016 with a 16.6% increase from previous year and the gross loan portfolio increased by 46.6% to 132 billion rupees in the 2016 fiscal year.<sup>10</sup> In recent years, the sector has continued the development of the macroeconomic environment by introducing the National Financial Inclusion Strategy (2015) and the regulatory framework for Non-Bank Microfinance Institutions (2016), and establishing the Pakistan Microfinance Investment Company (PMIC).

### 3) Development of mobile banking

The mobile banking sector has been developing rapidly. Data from the State Bank of Pakistan (SBP) indicates that the number of mobile banking accounts registered by the end of 2017 was 27.3 million,<sup>11</sup> a 30-40% yearly increase. When we look at service access by gender, the mobile phone sector has a much lower percentage of female ownership than males (13%), while mobile banking has a slightly higher percentage of female ownership (21%).<sup>12</sup> This suggests that women are more likely to access mobile banking than other financial services. The major providers of mobile

<sup>9</sup> The field survey and other interviews revealed that many households save money at home, take informal loans, and participate in informal community savings groups (ROSCA) called “kamatie” or “committee.”

<sup>10</sup> Data are from financial institutions that are members of Pakistan Microfinance Network. Data source is the Pakistan Microfinance Review 2016.

<sup>11</sup> Branchless Banking Newsletter 2017, third quarter, State Bank of Pakistan

<sup>12</sup> Pakistan Financial Inclusion Insights 2018, Intermedia



finance services (such as deposits and mobile money) are Telenor (EasyPaisa), Mobilink (Jazz cash), and UBL Omni (UPaisa), which dominate the market.

## (2) Data collection about financial service providers

### 1) Overview and trends among financial service providers

The Project team collected information about microfinance banks (MFBs), microfinance institutes (MFIs),<sup>13</sup> and digital service providers (DSPs). The following table gives a brief overview of these institutions.

Table 2-15 Overview of financial institutions

Microfinance Bank	First Microfinance Bank	FINCA	First Women Bank	National Rural Support Program (NRSP) Bank	APNA Bank
Headquarters	Islamabad	Lahore	Karachi	Lahore	Lahore
Number of branches in Sindh	36 (11 in Karachi, 2 in Sukkur)	8 (2 in Karachi, 1 in Sukkur)	N/A (10 in Karachi, 1 in Sukkur, 1 in Khairpur, 1 in Shikarpur)	9 (3 in Karachi, 1 in Sukkur)	31 in Sindh (13 in Karachi, 1 in Sukkur, 2 in Khairpur)
Ratio of female customers	40%	30%	-	33%	40%
Characteristics	Expands outreach in collaboration with the post office. JICA has a 7% share through overseas investment loan.	The first institution certified by “Smart Campaign” (customer protection). Set up digital wallet service by establishing affiliate enterprise with SimSim.	Established for female financial services access. Semi-governmental institution with 82% government share. Targets female individuals and small and medium sized companies above a certain financial level.	Aims to promote financial services access for the poor in rural areas. Has the largest number of customers nationwide.	Targets individuals and small/medium sized companies above a certain financial level. Establishes information center for customers in each area.

<sup>13</sup> “FB is a commercial bank specializing in microfinance, supervised by the State Bank of Pakistan (SBP). It can mobilize deposits under the MFB regulation (2011). MFI is a non-bank provider of microfinance, including to NGOs. MFIs have been registered under the non-bank regulation of 2016.

Microfinance Institution	ASA	Kashf Foundation	SAFCO Support Foundation	Orangi Pilot Project	Akhwat
Headquarters	Karachi	Lahore	Hyderabad	Karachi	Lahore
Number of branches in Sindh	100	33 (17 in Karachi, 1 in Sukkur, 3 in Khairpur)	39	10	N/A (12 in Karachi, 3 in Sukkur)
Ratio of female customers	98%	>90%	-	60%	-
Characteristics	Global headquarters is in Bangladesh. Targets female customers only. Is applying for MFB status.	14.5% of total customers are the ultra-poor below poverty score of 15. Has 180 trainers who provide financial literacy and vocational training.	It has strength in loan for agricultural sector. Also conducts a program to support technical development and marketing for handcrafts, combined with financial support. Target area is the south of Sindh.	Originated as a pilot project for community infrastructure development in poverty areas. Provides finance and technical cooperation to small-scale partner organizations.	MFI specializing in Islamic finance (finance without interest) to small-scale enterprises. The second largest institution after NRSP among all MFBs and MFIs.
Digital service provider	Telenor		Mobilink		SimSim
Headquarters	Islamabad		Islamabad		Lahore
Characteristics	Owns "Telenor Bank". Provides mobile-banking service with "Easypaisa" of the largest market share. Easypaisa provides remittance, loan, deposit, and insurance services through mobile phones.		Owns "MobilinkBank" that provides mobile banking service JazzCash, that provides services similar to Easypaisa. Has established partnership with VISA (credit card). Is planning to increase the number of female agents in cooperation with Women's World Banking.		Established as a joint venture between FINCA and FINJA (IT company). Provides financial services through apps. Services such as remittance and payment are made on the apps system, free of charge if the transactions are made between SimSim accounts. Mobile money can be converted to cash at financial institutions or agents. SimSim does not provide a deposit service.

(Source: Project team)

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. Computerized National Identity Card (CNIC) is one of the requirements to open a bank account at MFBs. Many MFIs have challenges in expanding outreach because of their limited capacities, and they expressed a need for collaboration with the Project to strengthen outreach and improve efficiency. In return, the Project might be able to use the capacities of these MFIs, as they have experience in financial education and awareness activities for customers.

## 2) Constraints on women's access to financial services

The literature review and our survey revealed the main constraints women face in financial services access below:

- Females have difficulty with physical access to branches or ATMs of financial institutions because they cannot go out without the permission of family members and they do not use public transport.
- Even though financial institutions in the microfinance sector place an emphasis on measures to increase the number of female customers, the ratio of female customers has decreased recently. The female-to-male ratio dropped from 58% in 2014 to 54% in 2016.<sup>14</sup> Notably, MFBs, which can accept deposits, has a stable female-to-male ratio of 25%, while MFI has a female-to-male ratio of 73% and RSP has a ratio of 78%.
- Even though females have bank accounts or use formal loans, this does not necessary mean that they can use these financial services freely: they are likely to be controlled by male family members.<sup>15</sup>
- Although our survey found a relatively high need for saving among FHBWs,<sup>16</sup> they face greater barriers to access to financial institutions that provide savings and/or deposit services.
- Mobile banking has a higher ratio of female-to-male customers but faces limitations on outreach due to the low prevalence of mobile phones among women.

Based on the findings above, we propose detailed contents of the pilot activity in section 2.8.

---

<sup>14</sup> Pakistan Microfinance Review 2016, Pakistan Microfinance Network

<sup>15</sup> Based on interviews with financial institutions. The World Bank's publication, *Are Pakistan's Women Entrepreneurs Being Served by the Microfinance Sector?* (2013) states that at least 50% of female loan customers said their family members used their loans.

<sup>16</sup> The Project's field survey showed that the highest percentage (42%) of respondents chose savings as the financial service they most wanted to use, among several financial services.

## **2.5 Accumulation of knowledge of support for FHBWs**

### **(1) Understanding the current situation on knowledge management**

The Project team interviewed WDD officers to understand the current situation and capacities for knowledge management, which indicates information system to collect, accumulate, and distribute information, at WDD. The findings are as follows:

#### i) Information management

- Except for the regular reporting mentioned below, WDD does not have any organizational system to implement knowledge management. The Director of the WDD Directorate (Ms. Mussarat) is in charge of the management of regular reporting.

#### ii) Knowledge sharing inside the office

- Regular reporting: District offices submit monthly reports of hard data to the Director of WDD Directorate (Ms. Mussarat). The Director compiles these into quarterly reports and submits them to the Secretary of the WDD. Monthly reports include working records and results of activities, but do not report challenges or lessons learnt from activities.
- Ad-hoc training: WDD officers sometimes receive training on certain topics supported by donors. They have the opportunity to share information at training, but do not have regular occasions explicitly for knowledge sharing.

#### iii) Publicity

- Website: WDD has its own website; however, it is not updated frequently due to the lack of an officer in charge. The officer in charge at WDD is supposed to ask the IT department to update the contents by providing necessary information.
- Ad-hoc publications: WDD occasionally puts an advertisement in the newspapers about an event such as International Women's Day, but does not have any regular medium to deliver information to the public.

### **(2) Knowledge management trial**

As explained above, WDD does not conduct comprehensive activities for knowledge management at present. In addition, the Project team did not have a counterpart who could be substantially dedicated to knowledge management, and the team was not at the stage to collect lessons from activities or publish information in Phase 1. Considering the situation, the Project conducted a trial of a limited scope of knowledge management activities as listed in Table 2-16 and avoided influencing the entire organization of WDD.

As the Project team shared information with WDD through the trial, we strengthened our cooperative relationship with Ms. Mussarat (project manager) and Ms. Lodi (additional secretary) and promoted their understanding of the Project.

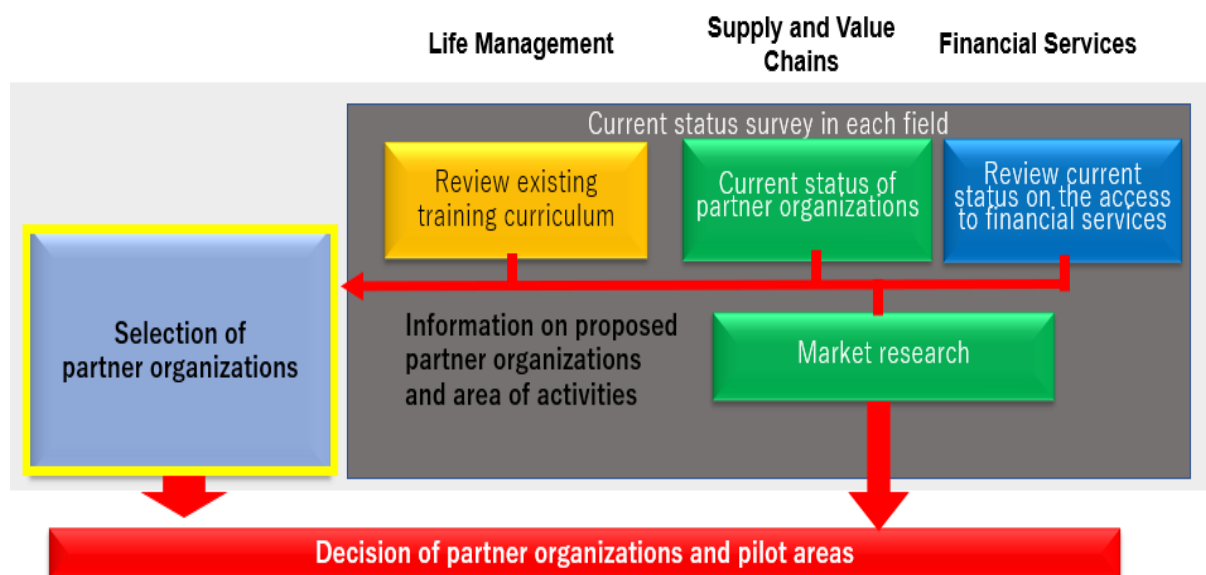
Table 2-16 Proposed plan and results of accumulation of knowledge about support for FHBWs

	Proposed Plan	Result
<b>Information management</b>	<ul style="list-style-type: none"> <li>▪ Appoint an officer in charge of information management</li> <li>▪ Set up a specific place to unify management of reports and data</li> <li>▪ Prepare and review rules for information management</li> </ul>	<ul style="list-style-type: none"> <li>● The Project team did not implement the planned activities, as WDD is not ready to conduct these tasks without officers in charge of information management.</li> </ul>
<b>Knowledge sharing inside the office</b>	<ul style="list-style-type: none"> <li>▪ Hold sessions to share experience and knowledge in WDD</li> <li>▪ Provide feedback about progress of activities, good practice, and lessons learnt to related organizations through PMU meetings</li> </ul>	<ul style="list-style-type: none"> <li>● <b>Monthly magazine:</b> The Project team delivered the monthly magazine every month to JCC members to report progress of activities since March 2017. Thirteen magazines were delivered.</li> <li>● <b>Weekly Meeting:</b> The Project team held weekly meetings with the Project Manager every Friday from August 2017. We monitored progress of activities and discussed concerns.</li> <li>● <b>On-line file sharing:</b> The Project team created a shared on-line folder to share important documents with selected WDD officers.</li> </ul>
<b>Publicity</b>	<ul style="list-style-type: none"> <li>▪ Publish newsletters</li> <li>▪ Establish a page on WDD's website and disseminate information</li> </ul>	<ul style="list-style-type: none"> <li>● The Project team prepared a brochure but did not finalize it during Phase 1, because we held a series of discussions on the outline of the Project and did not clarify the detailed activity plans by the end of Phase 1.</li> </ul>

(Source: Project team)

## 2.6 Selection of pilot areas and partner organizations for SVC

The Project has a policy to implement three areas of pilot activities to the same FHBWs. The core of the pilot activities will be SVC, with the understanding that an improvement in SVC has the biggest impact on improving livelihoods. Partner organizations for SVC activities were identified in order to select pilot areas, and the target areas, products, and FHBWs were selected based on the areas and activities of the chosen partner organizations.



(Source: Project team)

Figure 2-2 Work flow for partner organizations

Selection of partner organizations for SVC was carried out in the following five steps.

- (1) Call for proposal
- (2) First screening
- (3) Second screening
- (4) Decision on selection
- (5) Approval at JCC

The procedures and outcomes of each step are described below.

### (1) Call for proposals

In order to select partner organizations for SVC, the Project team assisted WDD to develop an advertisement and concept note and advertise them in newspapers and on the WDD website.<sup>17</sup>

The Project team received 17 applications by the deadline of 29 May 2017. A joint selection

<sup>17</sup> Express Tribune on 11 May 2017, Daily Jang on 13 May 2017 and Daily Kawish on 14 May 2017.

committee of Japanese experts and WDD members was established to discuss and approve the selection.

## (2) First screening

A first screening was conducted of the 17 applications that were received. The screening procedures are described below.

- 1) Confirmation of application organizations. Applications from individuals were disqualified.
- 2) Checking applications against the six selection criteria listed below. Applications that did not satisfy all the criteria were disqualified.
  - Financial sustainability
  - Institutional sustainability, including human resources
  - Backbone for SVC support
  - Needs of the organization
  - Feasibility
  - Access of the organizations to various resources
  - Political neutrality
- 3) Checking the security situation of the areas where the organizations are active. Organizations whose headquarters are located in areas where Japanese experts are prohibited from visiting were disqualified. Those organizations whose address required a site visit to confirm the security situation were given a conditional pass.

The following five organizations qualified after the first screening.<sup>18</sup>

Table 2-17 Qualified organizations after the first screening

No	Name of organizations	Outcome
1	Sindh Development Society (SDS)	Qualified
2	Sindh Rural Support Organization (SRSO)	Conditional
3	Home Based Women Worker Center Association (HBWWCA) and Home Based Women Workers Federation (HBWWF)	Qualified
4	Women Development Foundation Pakistan (WDFP)	Qualified
5	The Citizen Foundation (TCF) in Partnership with Kaus-e-Kazah Organization (KKO)	Conditional

(Source: Project team)

<sup>18</sup> The result was approved at the selection committee meeting held on 15 June 2017.

### (3) Second screening

The selection committee members conducted interviews with the five organizations that passed the first screening and made site visits to four organizations. The members did not visit one organization<sup>19</sup> as permission for a site visit was not granted due to security concerns.

Table 2-18 Schedule of the second screening

Organization	TFC/KKO	WDFP	SDS	SRSO
Location	Karachi	Karachi	Hyderabad	Sukkur
Date of interview/s	11 July (KKO) 24 July (TCF)	12 July	18 July	20 July
Date of site visit	13 July	13 July	19 July	20 and 21 July

(Source: Project team)

Each member of the committee evaluated each organization against the evaluation criteria below. Organizations that scored 70% (21 points) or above qualified.

Table 2-19 Evaluation criteria and points

Evaluation item	Point
Evaluation as SVC partner	20
Capacity and sustainability	8
Backbone for SVC support	4
Needs	2
Feasibility	6
Feasibility of other components	10
Total	30

(Source: Project team)

Evaluation points for each organization were finalized in the discussion among members of the selection committee. The results are shown below. Three organizations, WDFP, TCF/KKO, and SRSO, qualified.

<sup>19</sup> Home Based Women Worker Center Association (HBWWCA) and Home Based Women Workers Federation (HBWWF)



Table 2-20 Results of evaluation

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
	Backbone for SVC support	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

(Source: Project team)

#### (4) Decision on selection

The selection committee evaluated the three qualified organizations against the criteria of feasibility, balance of activities between urban and rural areas, and scalability of activities in the future. WDFP in Karachi (urban) and SRSO in Sukkur (rural) were selected as partner organizations. An overview of the two organizations is shown below.

Table 2-21 Overview of selected partner organizations

Organization	WDFP	SRSO
Place	Karachi (Urban)	Sukkur and surrounding districts (Rural)
Type of FHBW	Individual self-employed FHBWs	Groups of FHBWs
Products	Food, accessories, crafts, textiles, home appliances, IT, and others	Textiles, handicrafts
Role of NGO	NGO serves as a platform for FHBWs by providing information, connection to training, and market linkage	NGO serves as a training provider, production unit, and marketing entity that provides orders to FHBWs
Possible areas of technical assistance	Market survey Marketing Product development & quality control Business management	Market survey Marketing, promotion, and branding Quality control and finishing

(Source: Project team)

The Project will support two models. One is an urban model, where WDFP will support individual FHBWs in an urban area who produce products such as handicrafts and food or

provide services such as beautician. The other is a rural model, where SRSO plays a role in connecting the products made by groups of FHBWs in a rural area to the market.

**(5) Approval at JCC**

The selection of partner organizations for SVC was explained and approved at the meeting of the JCC on 11 August 2017.

## 2.7 Field Survey

### 2.7.1 Objective and outline of the survey

The field survey conducted by the Project had two objectives: 1) understanding the current livelihoods and work situation of FHBW and 2) clarifying training needs. The survey was carried out in August and September 2017 in Karachi and the Sukkur region. Survey areas were selected from the activity areas of the partner organizations (WDFP and SRSO). Table 2-22 shows an outline of the field survey.

Table 2-22 Outline of the survey

Survey period	• August to October, 2017
Objectives	• Understand the current livelihoods and work situations of FHBWs • Identify the training needs in life management and supply and value chains
Survey place	• Baldia (Karachi, WDFP) • Maripur (Karachi, WDFP), • Sukkur (SRSO), covering six villages in three districts: Sukkur, Shikarpur, and Khairpur
Survey methods	• Participatory Rural Appraisal (PRA) • Questionnaire interviews • Individual interviews
In charge	• A survey team of the subcontractor (HomeNet Pakistan), supervised by the project team of Japanese experts. Please see Appendix #5.

(Source: Project team)

The participatory rural appraisal (PRA) was conducted by the subcontractor in accordance with the detailed instructions given by the project team. We held two workshops in each area: one for FHBWs and another for male residents. Participants were identified by the partner organizations. Male participants were mostly family members or relatives of female participants who had relationships with the partner organizations.

After conducting the PRA workshops, we held questionnaire interviews for three successive days in each area. The sample size of 90 was equally allocated among three areas: Baldia (Karachi), Maripur (Karachi), and the Sukkur region, including six villages<sup>20</sup> in the districts of Sukkur, Shikarpur, and Khairpur. There were two sample groups: 1) Target FHBWs and 2) non-target FHBWs. Target FHBWs were female home-based workers who had received support from the partner organizations and maintained regular contact with them. Non-target FHBWs were women who had not received any support from the partner organizations, or who had received some support previously but did not maintain regular contact. SRSO has offered comprehensive development activities at the community level. This was one reason that we could not identify many non-target respondents in the Sukkur region. Due to 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 modified snowball sampling process.

<sup>20</sup> Arbab Mirbahar (Sukkur), Sodho Khan Sarwari (Sukkur), Moorani (Shikarpur), Bhirkhan (Shikarpur), Agha Ali Jatoti (Khairpur), and Pir Bux Solangi (Khairpur).

Table 2-23 Number of participants at the PRA workshops and questionnaire interviews

Area		PRA workshops			Questionnaire interview		
		No. of FHBWs	No. of male residents	Total	No. of target FHBWs	No. of non-target FHBWs	Total
Karachi	Baldia	12	10	22	17	13	30
	Maripur	10	11	21	15	15	30
Sukkur		11	11	22	26 <sup>21</sup>	4	30
Total		33	32	65	58	32	90

(Source: Project team)

### 2.7.1 Results of the survey

The main findings of the survey are summarized below:

Table 2-24 Summary of survey results

Topic	Main findings
1. Basic profile of the respondents	<ul style="list-style-type: none"> <li>• <b>The majority of the respondents were married women in their 20s and 30s, with a mixture of ethnicities:</b> 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.</li> <li>• <b>Differences in languages:</b> 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.</li> </ul>
2. Education	<ul style="list-style-type: none"> <li>• <b>Rates of school enrollment and literacy:</b> 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%).</li> <li>• <b>Basic capacity for calculations:</b> 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).</li> </ul>
3. Gender	<ul style="list-style-type: none"> <li>• <b>Permission by male family members to go out:</b> 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.</li> <li>• <b>Accessible places for females:</b> 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.</li> </ul>

<sup>21</sup> Almost all the target FHBW in Sukkur were members of business development group (BDG) developed and supported by SRSO.

	<ul style="list-style-type: none"> <li>• <b>Visiting the market:</b> 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.</li> </ul>
4. Household status	<ul style="list-style-type: none"> <li>• <b>Their families:</b> 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%).</li> <li>• <b>Importance of HBWs' earnings:</b> 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.</li> <li>• <b>Few respondents own assets:</b> 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.</li> <li>• <b>A significant share of the respondents can manage household accounts solely, but with limited assets:</b> 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.</li> <li>• <b>Limited economic capacity of the households (food security and Benazir Income Support Program: BISP):</b> 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.</li> <li>• <b>Prevalence of CNIC:</b> Most respondents (86%) had a CNIC.</li> </ul>

<p>5. Home-Based Work</p>	<ul style="list-style-type: none"> <li>▪ <b>Dominance of textile products:</b> 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%).</li> <li>▪ <b>Small volume of sales and profits:</b> 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.</li> <li>▪ <b>Direct sales to neighbors:</b> 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.</li> <li>▪ <b>The control of HBW income</b> 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.</li> <li>▪ <b>Multiple burdens:</b> 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.</li> <li>▪ <b>Main challenges:</b> 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.</li> <li>▪ <b>Economic and psychological benefits:</b> 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.</li> <li>▪ <b>Unaware of HBW rights:</b> Most total sample (89%) stated that they had never heard about the Home-Based Worker Policy or the Home-Based Worker Act.</li> </ul>
<p>6. Relationships with family members</p>	<ul style="list-style-type: none"> <li>▪ <b>Support from family:</b> 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.</li> <li>▪ <b>Objections to women working:</b> 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.</li> </ul>

<p>7. Group activity</p>	<ul style="list-style-type: none"> <li>▪ <b>Experience of group activities:</b> 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.</li> <li>▪ <b>Interest in group activities:</b> 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.</li> </ul>
<p>8. Financial services access</p>	<ul style="list-style-type: none"> <li>▪ <b>Limited levels of financial literacy:</b> 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.</li> <li>▪ <b>Limited ownership of mobile phones:</b> 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.</li> <li>▪ <b>Limited use of formal financial products and/or services:</b> 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.</li> <li>▪ <b>Significant need for savings services:</b> 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.</li> </ul>

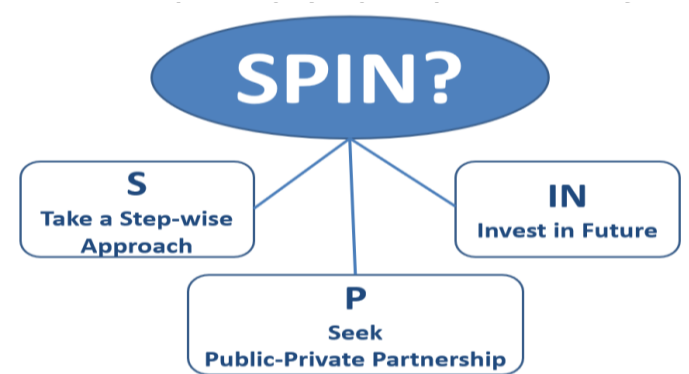
(Source: Project team)

## 2.8 Finalize project framework

Intensive discussions about the project framework took place with JICA in January 2018 and with WDD and partner organizations in February. Inputs into the discussions were the outcomes of the situation analysis, the field survey, and a series of discussions with partner organizations and other stakeholders. Guiding principles, activities and sustainability measures and the implementation schedule were discussed as explained below, along with PDM and PO as described in 2.3.2.

### 2.8.1 Guiding principles of the Project: SPIN

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



(Source) JICA

Figure 2-3 Guiding principles of the Project: SPIN

SPIN consists of the following three principles:

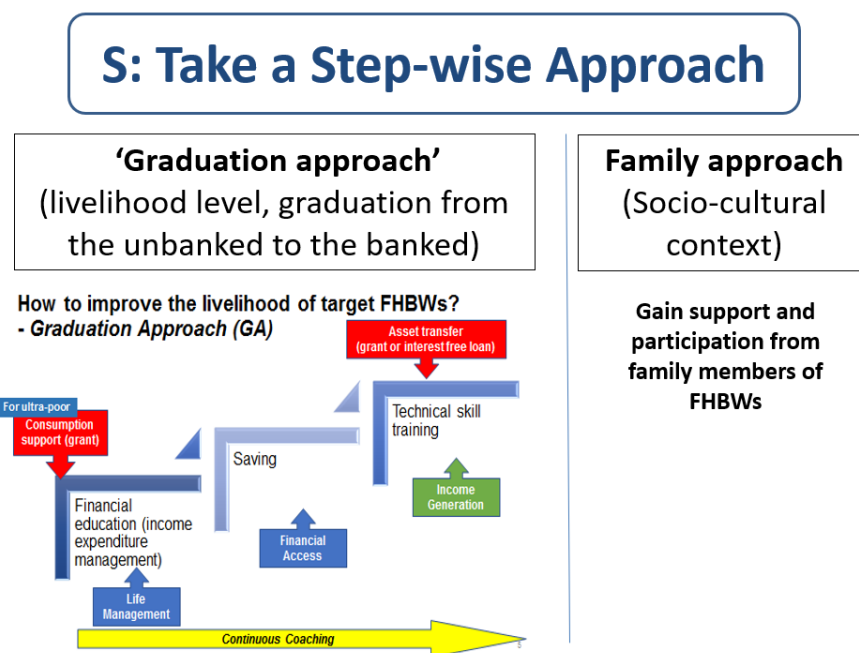
- (1) Take a step-wise approach for livelihood improvement
- (2) Seek effective public-private partnership (PPP)
- (3) Invest in Future: Provide FHBWs with skills and opportunities to cope with rapidly changing market economy

#### (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.<sup>22</sup>



(Source) JICA

Figure 2-4 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.

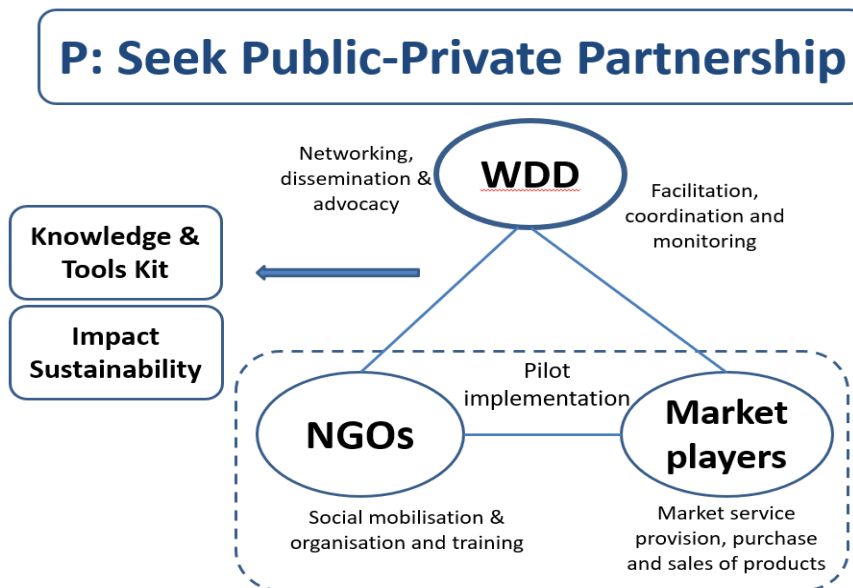
With the assumption that GA is effective not only for extreme poverty but also poor households in general, the Project will seek an optimal combination of interventions, namely life management capacity development (LM), financial service access promotion (FA), and income generation activities (IG) in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

<sup>22</sup> CGAP & Ford Foundation (2014), “From extreme poverty to sustainable livelihoods: a technical guide to the Graduation Approach”, p. 8.

## (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

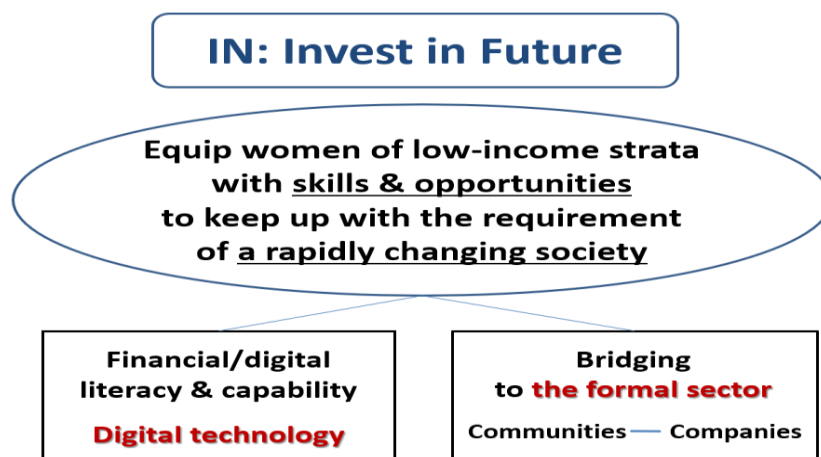
Figure 2-5 Seek public-private partnership

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 2-6 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.

### 2.8.2 Project activities and sustainability

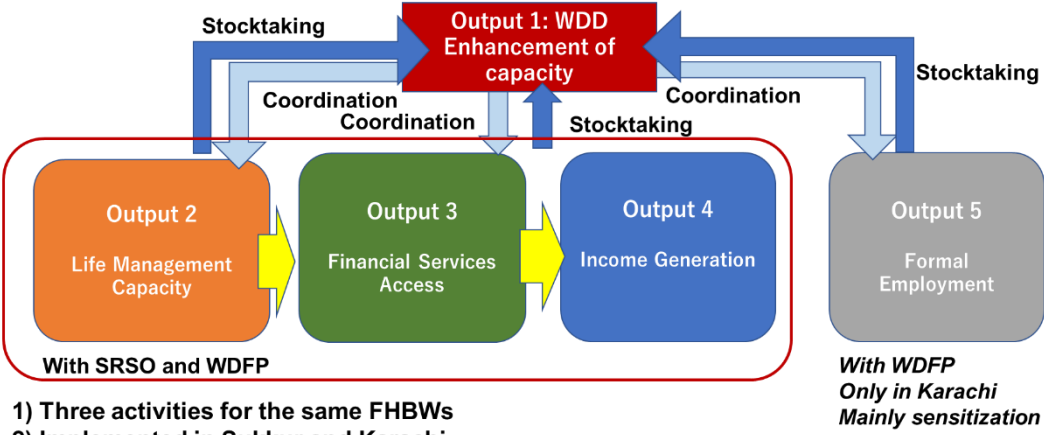
The Project consists of six outputs as follows:

- 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

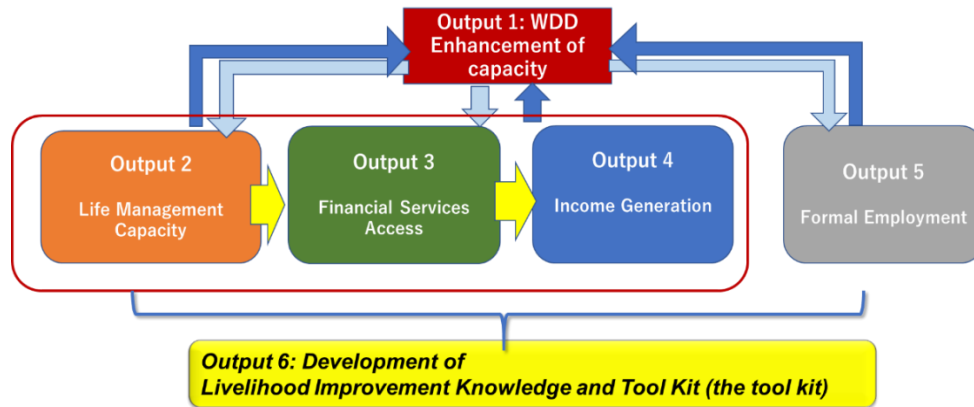
Figure 2-7 Four (4) types of pilot activities

The first three activities, LM (Output 2), FA (Output 3), and IG (Output 4), constitute pilot projects 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.

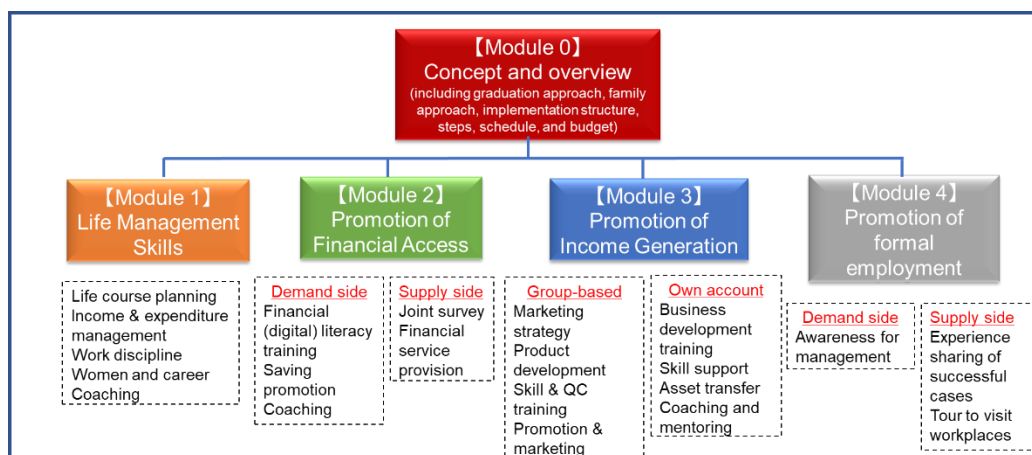


(Source) Project team

Figure 2-8 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.



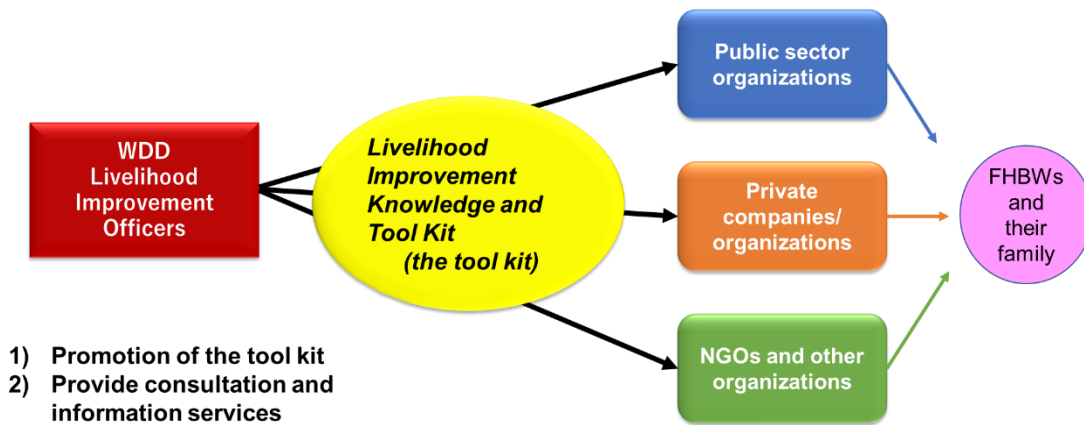
(Source) Project team

Figure 2-9 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 new staff for the Project as livelihood improvement officers (tentative title)<sup>23</sup>. These staff 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

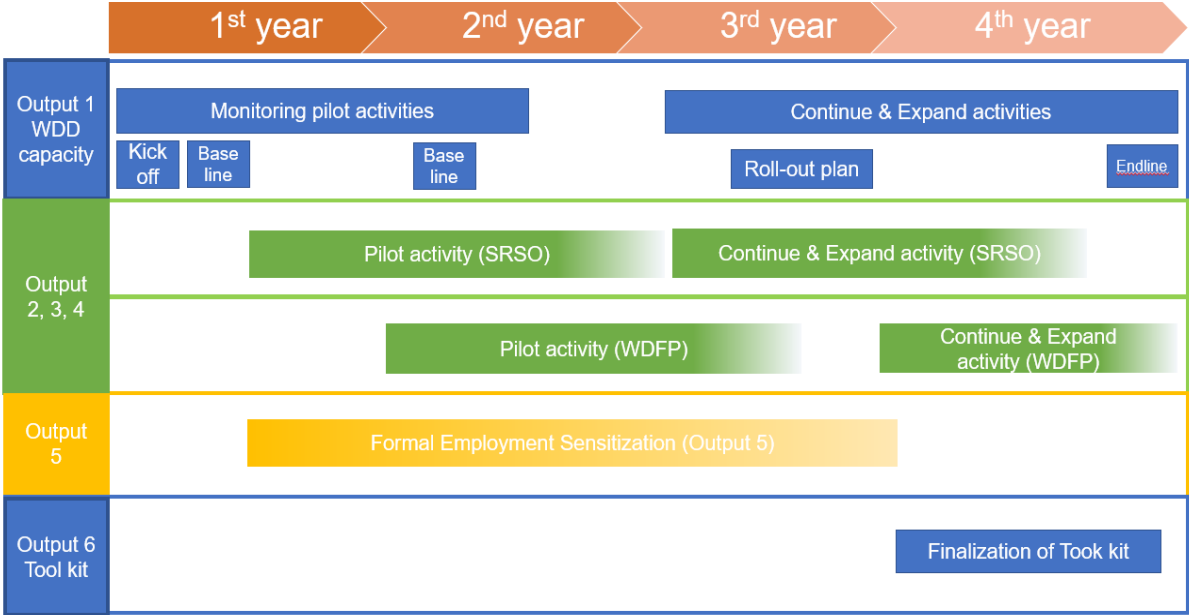
Figure 2-10 Promotion of the tool kit

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.

<sup>23</sup> The term “livelihood improvement officer” is used in this plan to refer to the officer to be hired by WDD for the Project. As the task of the said officer will focus on livelihood improvement of FHBWs, the term is used for ease of understanding of the stakeholders who read this plan. The term is not fixed or indicative of any specific post in WDD.

**2.8.3 Implementation schedule**

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



(Source) Project team

Figure 2-11 Implementation schedule

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

## **2.9 Planning pilot activities**

The Project team developed pilot activities by taking the following steps after selecting the partner organizations.

- (1) Understand the current situation and needs of FHBWs through surveys, including the field survey
- (2) Plan pilot activity and implementation system through meetings with the partner organizations
- (3) Finalize the project framework
- (4) Develop the activity plan for each partner organization, based on the project framework

The overview of the project framework finalized in step (3) is described in the previous section 2.8. Please note that steps (1) and (2) were taken before the project framework was finalized. The Project team carried out the activities in (1) and (2) in parallel with the field survey, which is described in 2.8. The final step (4) was the development of detailed activity plans after the project framework was finalized in step (3).

This section describes the concrete processes and the use of the steps listed above for each area: LM, IG, FA, and formal employment promotion. Based on the planning in this section, the activity plan for Phase 2 was developed. Summary as well as full-version of activity plan for Phase 2 are attached as Appendix 3 and 4.

### **2.9.1 Life management**

The Project team developed the pilot activity plan for life management by taking the following steps.

- (1) Understand the current situation and needs of FHBWs through surveys, including the field survey
- (2) Plan pilot activity and implementation structure through meetings with the partner organizations
- (3) Finalize the project framework
- (4) Develop the activity plan for each partner organization, based on the project framework

#### **(1) Understand the current situation and needs of FHBWs through surveys**

In order to understand FHBWs' need for life management training, questions about SVC and access to financial services were included in the field survey questionnaire. The survey was conducted from August to September 2017. The Project team simultaneously conducted a survey of middlemen and retailers, which covered questions on needs and demands of market side.

The findings of the surveys are summarized below.



Table 2-25 Result of the survey (PRA, questionnaire, and interviews)

Topic	Result of the field survey (PRA, questionnaire, and interviews)
Functional literacy and calculation	<ul style="list-style-type: none"> <li>There is a <b>significant proportion of illiterate FHBWs</b>. Some of the illiterate women can do <b>four basic calculations in their daily life</b>.</li> </ul>
Record keeping, household budget management, calculation of cost/benefit	<ul style="list-style-type: none"> <li><b>The income earned from HBW is low.</b><sup>24</sup> Unpaid wages and delays in payment were not reported in the survey, but payment is irregular, and monthly income is not stable.</li> <li>Regardless of their contribution to household income, a <b>number of women manage their household's budget</b>.</li> <li><b>Only a few women keep records of their household budget and wages and calculate costs. Many FHBWs do not understand the necessity to keep records.</b></li> <li>Women can <b>use the income from HBW as they see fit</b>. Most use their income for <b>education and medical care</b>.</li> </ul>
Social network, negotiation skill	<ul style="list-style-type: none"> <li><b>Women who have participated in group activities show greater success in price negotiations and have a greater range of information sources and advisors.</b> Women who do not participate in group activities tend to fail in price negotiations, and their networks of advisors are limited to family members.</li> </ul>
Legal knowledge	<ul style="list-style-type: none"> <li>There are few FHBWs who know about the Home Based Worker Act, because the Act has not been passed into law to date.</li> </ul>
Financial and digital literacy	<ul style="list-style-type: none"> <li><b>The level of knowledge about formal financial services and digital literacy is low.</b></li> </ul>
Limitation of mobility (Gender)	<ul style="list-style-type: none"> <li><b>Most FHBWs face limitations on their mobility</b>, as they cannot go out without permission from male family members.</li> <li><b>Some male family members object to women working</b>, while <b>some FHBWs are supported by male family members</b>.</li> <li>Options for women's work are limited: there is no <b>variety of role models of female workers</b>.</li> </ul>
Perception of women	<ul style="list-style-type: none"> <li><b>Some FHBWs responded that they do not think or do nothing to improve their skills.</b></li> <li>Illiterate FHBWs have a <b>high motivation to learn</b>, but they also have a <b>strong inferiority complex about being illiterate</b>.</li> </ul>
Topic	Result of the survey of middlemen and retailers
Delivery time, Hygiene	<ul style="list-style-type: none"> <li>Middlemen and retailers need FHBWs to meet delivery times, maintain a clean workspace, and improve their hygiene control.</li> </ul>

(Source: Project team)

<sup>24</sup> The average monthly income from HBW was 4,160 PKR. The minimum monthly wage for full time unskilled workers in Sindh province was 14,000 PKR.

The Project team identified the following topics for life skill training after analyzing the surveys' results.

Table 2-26 Potential training topics

Topic	Contents	Male family members should be included in the training <sup>25</sup>
Orientation	Orientation about the Project	○
Life course planning	Planning life events and budgeting	○
Functional literacy and calculation	Functional literacy, focusing on topics frequently used in work and daily life, such as how to read and sign essential documents in daily life, how to send SMSs, how to read and write numbers, and how to calculate by using a calculator.	
Record keeping	Keeping records of orders, income, expenditure, and time spent on HBW	
Delivery date management	Work discipline (management of time and quality) and management of delivery time	
Cost calculation	Separating business expenditure from household expenditure and keeping a record of costs	
Cleanness of work place and health	How to keep the workplace clean and improve hygiene.	
Household budget management	How to use a household account book (visualization of household accounts)	○
Digital education	How to use a mobile phone <sup>26</sup>	○
Financial education	Financial services	○
Laws related to women and labor	Knowledge of the legal system and how to use it	
Gender	Gender bias in daily life <sup>27</sup>	○
Occupations for women	Occupations that women could engage in	○
Role models	Learning about women's careers through role models	○

(Source: Project team)

<sup>25</sup> Priority will be given to the marked topics for men's participation. Male members, however, will be encouraged to participate in the other topics trainings as long as their participation will work positively on women's economic empowerment.

<sup>26</sup> Digital devices are effective tools that enable women with limitations on their mobility to access the world outside their homes.

<sup>27</sup> Patriarchy is considered one of the reasons why Pakistani women has only option but to work in HBW with low incomes (Root for Equity "Unacknowledged Treasures: The Home-based Women Labor of Pakistan" 2011). The existing modules have little content that alerts women to gender bias. Most of them target women only. There is no module that teaches males in the family, or the community, about gender bias. Modules that teach men about the current situation of low incomes for female workers in the informal sector from a gender perspective would be effective. (The work plan proposed that the Project should adopt a policy of avoiding sensitive topics such as gender, but effective interventions on such topics could be designed with full consideration of the need for sensitivity.)

The field survey revealed that women who participate in SRSO group activities have relatively higher incomes, greater negotiation skills, and wider networks for consultation than those in Karachi. It will be effective life management training to have regular meetings or sessions for each group, conduct training in a group, and share the experiences of the groups about improving life management skills.

Women who participate in SRSO group activities list their group leaders and SRSO social organizers as their advisors. Therefore, the Project should use human resources like these people to provide continuous coaching to FHBWs in their daily life.

**(2) Plan pilot activity and implementation system through meetings with partner organizations**

The Project team held discussions on activity plans and implementation systems with each of the partner organizations in August, September, and November 2017, and January 2018, taking into account the results of the field survey.

**1) Confirm the life management programs of the partner organizations and discuss training topics**

The Project team interviewed the partner organizations about their previous training experience in related to life management and identified whether they had implemented activities similar to possible Project interventions.

Table 2-27 Existing modules of partner organizations

WDFP	SRSO
<ul style="list-style-type: none"> <li>▪ Adult literacy course using the modules of “Literate Pakistan” (not solely for FHBWs)</li> <li>▪ Micro-business startup course</li> <li>▪ Female leadership course (not solely for FHBWs)</li> </ul>	<ul style="list-style-type: none"> <li>▪ Training in fund management and record keeping for leaders of Community Organizations (COs) (not targeting FHBWs)</li> <li>▪ How to read a Memorandum of Understanding (MOU), how to sign it, and how to read numbers</li> <li>▪ Hygiene training for communities</li> </ul>

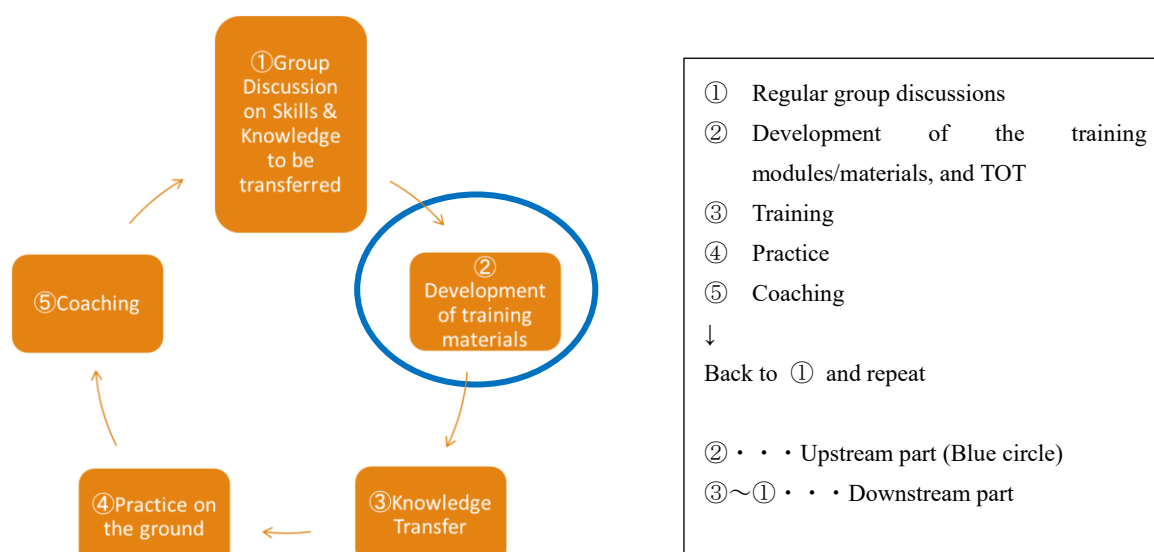
(Source: Project team base on consultation information)

WDFP does not implement the modules systematically and continuously, although they have experience in conducting literacy and small business startup training. WDFP does not carry out follow-up or coaching in a systematic way. SRSO training is limited to simple record keeping and reading numbers, targeting Community Organizations. SRSO’s capacity to conduct regular follow-ups is a strength. However, the FHBWs in the Business Development Group (BDG), who are the targets of the Project, have not received systematic training, except for skills training. It is reasonable for the Project to implement life management training for FHBWs effectively and comprehensively and follow up the training in Phase 2 through these two partner organizations.

The Project team agreed with WDFP and SRSO about the possible training topics listed in Table 2-27.

## 2) Plan the implementation structure

Neither WDFP nor SRSO has been involved in the upstream parts of training activities, such as the development of modules and materials. They are mainly engaged in the downstream activities, such as mobilization and delivering training. Therefore, the Project team focused on the downstream, i.e., mobilization, delivering training and follow-up, such as coaching, when discussing the implementation structure with the partner organizations.



(Source: Project team)

Figure 2-12 Cycle of life management activity

The Project team agreed with the partner organizations to use the activity cycle in the figure above to develop the activity plan for the component of the training to strengthen FHBWs' life management skills. The partner organizations will promote and deliver activities ①, ③, ④, and ⑤. Both organizations are dependent on outside organizations for developing the modules. Therefore, it was agreed that the Project will use experts and outside resources for activity ②, which includes TOT (Training of Trainer). The two partner organizations, however, will be a part of a team for development of modules for consultation and reflection of outcome of activities on the ground.

## (3) Finalize the project framework

As described in 2.8, adoption of a step-wise approach in line with the basic thinking of GA was decided at the meeting with JICA in January 2018. It was agreed that the life management skills improvement component in the pilot project would include household budget management

education, financial education, and coaching. These are the core elements of GA and would be supplemented by topics which are required specifically for the target FHBWs, based on the results of the needs survey.

**(4) Plan of activities based on the project framework for each partner organization**

The life management skill component will employ the same training content and coaching mechanism for the pilot activities of the two partner organizations. The duration of training and coaching structure will be tailored to the characteristics of each organization’s structure. SRSO’s activities are based on the regular group activities. FHBWs are supposed to meet each other with regular interval for income generation activities. Taking advantage of this set up, the Project will pilot training course for 6 months to gradually train and follow up them. On the other hand, WDFP’s beneficiaries are own-account FHBWs who might not favor to spend long duration for training prior to start their business. The Project, therefore, will pilot intensive and compact training for them. The main differences are summarized in Table 2-28 below.

Table 2-28 Differences in the training program in the partner organizations

	SRSO	WDFP
Duration of Training	6 months (25 weeks)	1.5 months (6 weeks)
Coaching structure	Social organizers and group leaders	Staff and group leaders

(Source: Project team)

**1) Activities**

Following the discussion with JICA mentioned in (3), the project framework was fine-tuned according to GA. The Project team investigated and decided on the content and timing of life management training in conjunction with other components, i.e., financial services access and income generation.

Some of the topics listed in Table 2-29 were shifted to the financial services access and income generation components. The Project team plans to teach FHBWs digital literacy and introduce financial products through collaboration with a digital service provider. The Project team plans to provide relevant training on financial services through partner financial institutions. Production techniques, including topics related to quality, will be incorporated into the activities of the income generation component.

Labor laws and pro-women laws will not be taught as independent topics at the beginning of the pilot activities, as labor laws are not applicable to informal labor and the HBWs Act has not yet been signed into law. However, parts of relevant laws such as anti-harassment law at workplaces will be included in the topic of women and careers.

Topics to be covered in the life management training at the beginning of pilot activities are listed in Table 2-29. The training aims to 1) increase FHBWs' understanding of future financial needs and preparedness for emergencies in accordance with life course events, 2) facilitate FHBWs to manage income and expenditure, and 3) encourage FHBWs to continue saving practices. The training also intends to expand the perception of women and careers among FHBWs and their families and increase options for women's occupations.

Table 2-29 Topics for training sessions

No.	Topic	Contents	Family members
1	Orientation	Orientation session to 1) explain an overview of project activities, 2) establish rapport, and 3) motivate participants	○
2	Life course planning	Financial requirements and planning for life course event	○
3	Benefit of savings	Benefit of savings, setting target savings amounts, risks of using informal savings methods	○ <sup>28</sup>
4	Work discipline	Time management, meeting delivery deadlines, importance of quality, how to keep workplace clean, and personal hygiene	
5	Income and expenditure management	How to record income and expenditure, visualization of family budget	○
6	Cost and profit recording <sup>29</sup>	How to record orders, income, cost, and working time. Separation of family and business accounts, record keeping	
7	Financial services access <sup>30</sup>	Types of financial services, how to open a bank account, mobile banking (training will be provided by financial institutions)	○
8	Women and careers	Gender bias in daily life, occupations for women, women role models, knowledge and application of labor and pro-women laws	○
As needed	Functional literacy & numeracy	How to sign documents, how to read bills, how to send SMSs, how to read and write numeric figures, and how to use a calculator. These exercises will be combined with relevant topics above.	

(Source: Project team)

<sup>28</sup> The pros and cons of inclusion of family members in training sessions 3) (Benefit of savings), 5) (Income and expenditure management) and 7) (Financial access), will be considered again through consultation with FHBWs and partner organizations.

<sup>29</sup> Cost and profit recording will be included in the business development guidance in the pilot activity at WDFP.

<sup>30</sup> The topic of financial access is part of the financial services access component.

The understanding and support of family members is essential and effective for some topics. Family members will be invited to the training for those topics marked in the column of “family members” in the table above, along with FHBWs. SRSO will conduct 25 training sessions for the pilot activities spread over six months, because their pilot activities will be based on continuous and regular group activities and meetings. Training sessions will be held biweekly with follow up visits in the alternate weeks. Session durations for WDFP pilot activities will be six weeks, i.e., 1.5 months,<sup>31</sup> to reduce the time until FHBWs begin livelihood activities. The training will employ active learning to facilitate understanding and provide real-life practice of what participants learn. In addition, a coaching mechanism will be established to assist FHBWs to practice their training topics in their everyday lives.

## 2) Implementation structure for development of training modules and available resources

The Project team investigated organizations and resources that were potentially useful for the training modules that need to be developed for the pilot activities. The organizations and resources that were investigated are listed below.

Table 2-30 Potential resources and organizations

Organizations and resources	Contents
Resources developed by or through the State Bank of Pakistan (SBP), Pakistan Microfinance Network, Kashif, ECI	Various materials for financial literacy were developed by these organizations. The Project needs to check if those are available for public use and any copyright issues that would arise.
Aahung	Aahung is an NGO working on reproductive health. The Project will investigate if it can provide expertise to ensure the material to be developed by the Project is appropriate for the social and cultural values that it will be delivered.
Qaaf se Qanoon	Qaaf se Qanoon is a project of SZABIST (Shaheed Zulfikar Ali Bhutto Institute of Science and Technology) working on legal literacy. It employs audiovisual media including theater plays and radio programs. The Project will investigate the possibility of Qaaf se Qanoon providing training for trainers on pro-women law and labor law-related content.

(Source: Project team)

<sup>31</sup> Cost and profit recording will be moved and included in business development training to be conducted after life management training sessions. Financial literacy contents are combined and divided into two sessions.

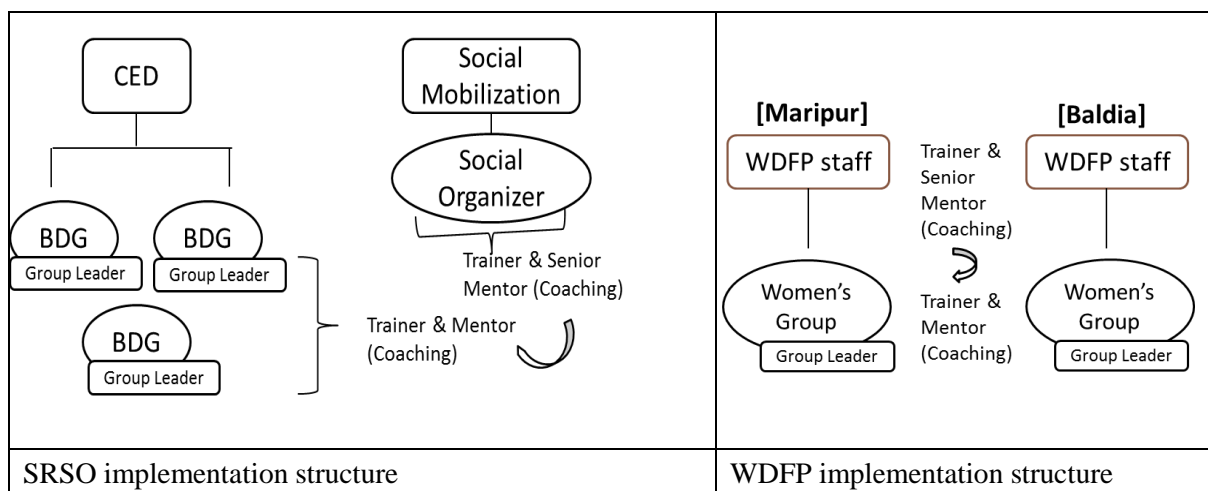
Materials will be developed by a team of project experts, local experts (to be selected from the above list as well as other relevant local resource persons), WDD, and the partner organizations.

### 3) Implementation structure

The existing organization structures of SRSO and WDFP will be used for implementation other than the development of materials. Following this principle, the Project team held discussions with each partner organization and agreed on the implementation structure below.

SRSO CED has been working with BDGs for income generation activities. Each BDG has group leaders whereas SRSO has social mobilization section for community organization activities. Social organizers are active for monitoring community activities. The Project will build an implementation structure for training and coaching activities based on this two set ups. Social organizers will lead as main trainers and mentors for FHBWs while group leaders will assist social organizers.

WDFP operates smaller set up than SRSO. They have female staffs in each office, i.e. Maripur and Baldia well recognized by the community. Those staffs will work as trainers and mentors. At the same time, groups of FHBWs gathered for training program will identify group leaders who can play a role of trainers and mentors. They will assist WDFP staff for training and mentoring services.



(Source: Project team)

Figure 2-13 Implementation structure of life management activities (excluding development of materials)



**2.9.2 Access to financial services**



The pilot activity of financial services access was investigated and developed by taking the following steps. The Project team did not discuss topics of the training with the partner organizations, because we have not selected any financial partner organizations at this stage.

- (1) Understand the current situation and needs of FHBWs through surveys. including the field survey
- (2) Finalize the project framework
- (3) Develop the activity plan for each partner organization, based on the project framework

**(1) Understand the current situation and needs of FHBWs through surveys**

In addition to the current status survey described in 2.4.3 above, the Project team conducted a field survey to understand the target FHBWs’ financial services access (the demand side) and identify their needs. The team also interviewed some major financial institutions to identify supply side needs. The challenges and opportunities of both sides were categorized into three issues: 1) low level of outreach and financial inclusion, 2) low level of knowledge of basic financial issues and financial service literacy, and 3) limited means of saving.

Table 2-31 Summary of the identified issues for FHBWs’ financial services access

Supply side	Demand side	Needs
<b>Issue: Low level of financial inclusion and outreach, especially for women</b>		
(Opportunity) - Regulatory environment is progressive in Pakistan and especially favorable for MNOs. MNOs have good potential to expand outreach especially to women. - MFB and MFI industries are growing and many products and services targeting poor household are already available in the market.  (Issue) - Due to severe competition among financial institutions and high cost, MFBs and MFIs are shifting more loans to male clients than before.	(Issue) - FHBWs have difficulty accessing financial services due to lack of mobility and physical access. - Most households have a mobile phone but few women are allowed to have their own. Penetration of smartphones is low. - Women cannot access mobile accounts partly because there are no women agents. - There is general mistrust of Mobile Financial Services (MFS) due to lack of information on new technology. - Women are not the final beneficiaries of loans.	 Financial inclusion and outreach by financial institutions should be expanded.
<b>Issue: Low level of knowledge of basic financial issues and financial services in general especially for women</b>		
(Opportunity) - There are many financial institutions providing financial literacy training.  (Issue) - Existing training is ad-hoc and there is no organized and institutionalized modules especially targeted to poor women.	(Issue) - Financial inclusion, especially of women, is low due to social norms. - Target FHBWs’ knowledge of any kind of financial service is very low.	 Package for enhancing financial literacy for the target segment of women is necessary

<b>Issue: Limited means for saving, especially for women</b>		
<p>(Opportunity)</p> <ul style="list-style-type: none"> <li>- Many microfinance institutions have converted to MFB to access savings. MNOs also offer mobile account services.</li> </ul> <p>(Issue)</p> <ul style="list-style-type: none"> <li>- Many microfinance institutions face the challenge of funds shortage.</li> </ul>	<p>(Opportunity)</p> <ul style="list-style-type: none"> <li>- FHBWs have active in informal financial activities such as Kamatie but do not have access to formal financial institutions.</li> <li>- Needs for savings and remittances are high, especially for poor households.</li> </ul>	<p>→</p> <p>Saving activity should be advocated and promoted. Trial and establishment of a bridging mechanism which connects informal financial services to formal ones are necessary.</p>

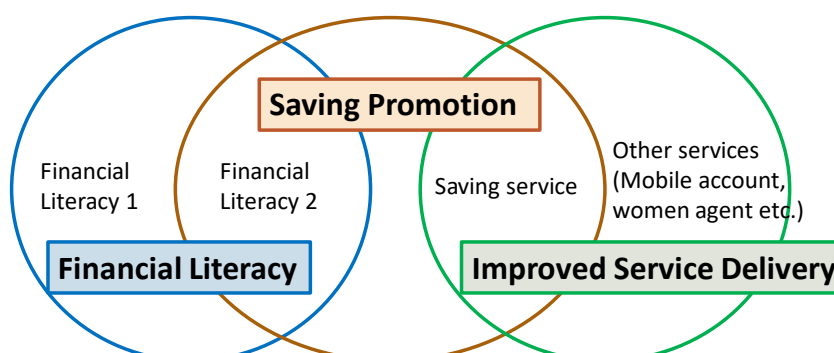
(Source: Project team)

## (2) Plan the framework for the pilot project

As described in 2.8, introduction of a step-wise approach in line with basic thinking of GA was decided at the meeting with JICA in January 2018. In the pilot project, improvement in financial services access will focus on financial literacy, savings promotion among FHBWs on one hand (demand side strengthening), and on promotion of improved service delivery by the partner financial institutions on the other (supply side strengthening).

## (3) Finalize the project framework

Based on the issues identified by the field survey and interviews, the Project team investigated potential activities and implementation structure for pilot activities in three areas: financial literacy, savings promotion, and improved service delivery, as described below.



(Source: Project team)

Figure 2-14 Structure of possible activities for financial access

## 1) Possible activities in the pilot project and potential partners

Possible activities in three areas and potential partners are described in the table below.

Table 2-32 Possible activities to be implemented by the Project and potential partners

Category	Activities	Partner
1. Financial literacy	<p><b><u>Develop financial literacy training module</u></b></p> <p>Improving financial literacy is essential for the FHBWs to increase their access to financial services. Basic training, including concepts, the importance and necessity of savings and credit for life planning, and basic knowledge about actual access to formal financial institutions should be enhanced.</p> <p>Although there are many modules developed by various institutions, there is no systematic information about how to access those modules and trainers. The Project can support a streamlined information base to facilitate access to the information and develop specially customized modules for the target segment of FHBWs.</p>	<p>There are several MFBs and MFIs with long experience in financial trainings such as the Kashf Foundation, OPP-OCT, and NRSP bank. The Project should identify a single organization for collaboration in the target area.</p>
2. Savings promotion	<p><b><u>Conduct savings promotion</u></b></p> <p>Savings should be promoted in the early phase of Phase 2, as saving is integral to building livelihood security and resilience, and the needs of the target FHBWs for savings are high. Many women use Kamatie, which suggests that they have the capacity to save a certain monthly amount. Such informal financial products have issues and limitations (safety and management issues in dealing with cash, inconvenience and relative high transaction cost associated with group work etc.). Activities to promote saving can be conducted in cooperation with motivated FSP. It is also possible to promote mobile account saving with MNOs.</p>	<p>One partner should be identified who is operating in the target area to conduct the activities. NRSP bank in Sukkur and OPP-OCT in Karachi will be good candidates.</p>

Category	Activities	Partner
3. Improved service delivery	<p><b><u>Support to develop or improve financial services</u></b></p> <p>There are many financial products and service available in the market; therefore, identifying the bottlenecks that face financial institutions by conducting a detailed survey will be effective in expanding outreach to the unbanked population, including the target FHBWs. The regulatory and industrial environment for MNOs is favorable; therefore, utilization of IT/mobile technology and collaboration with MNO partners should be considered. For example, support to develop simplified and efficient procedures and system for loan applications, development of women community agents for mobile banking, mapping accessible financial institutions etc. can be proposed. In addition, digital literacy training, such as when and how to use a mobile account and advocating the usefulness and security of MFS will be necessary to improve its image and build trust in mobile services.</p>	<p>MNOs such as Telenor, Jazz (Mobilink) and FINJA (SimSim). FINJA especially is a start-up fintech company, providing various innovative and convenient services free or with nominal fee charge, and very positive for collaboration with the Project. Akhwat could be an interesting partner as it provides interest-free loans.</p>

## 2) Implementation structure

All three categories of the potential activities will be closely interlinked and should be conducted in collaboration with partner organizations in the private sector.

The Project will develop the financial literacy of target FHBWs by conducting training to deliver the basic content. This will include household account management, cost profit calculation, and the planning, benefits and means of savings etc. by experts in collaboration with SRSO and WDFP under Output 2 activities. Advanced training on the practical use of financial services will be delivered by partner financial institutions chosen on the basis of availability of resources and convenience. Likewise, savings promotional activities will be conducted primarily by project experts and the partner organizations (SRSO and WDFP), and financial institutions' participation is anticipated. The development or improvement of financial service delivery, including saving activities, will especially require the proactive engagement of financial institutions and digital service providers.

The Project team held a series of discussion with Finja, a co-owner of the digital banking service brand SimSim. Finja displayed a keen interest in collaborating with the Project on a joint survey of the financial needs of the target FHBWs and developing services suitable for their needs. Although the details of the collaborative mechanism will be worked out after Phase 2 begins, there is a high possibility of working with Finja in this area.

### 2.9.3 Income generation

The Project team developed the pilot activity plan for income generation by taking the following steps.

- (1) Understand the current situation and needs of FHBWs through surveys, including the field survey
- (2) Plan pilot activity and implementation system through meetings with the partner organizations
- (3) Finalize the project framework
- (4) Develop the activity plan for each partner organizations, based on the project framework

#### (1) Understand the current situation and needs of FHBWs through surveys

In order to plan the pilot activity, the Project team conducted the field survey to understand the current situation, problems, and needs of the target FHBWs. The mechanisms of the SVC of the products handled by the partner organizations were also reviewed.

#### 1) Findings of the field survey

The survey revealed the current situation and challenges about SVC-related activities of FHBWs in the pilot areas as follows.

Table 2-33 Current situation and challenges of SVC activities in the target areas

Current situation	<ul style="list-style-type: none"> <li>• Most women are engaged in HBW and 14% of households' main income source is HBW. <u>HBW plays a key role in household income.</u></li> <li>• <u>Almost all HBWs make handicrafts. The main products are stitching, embroidery, and patchwork.</u></li> <li>• <u>79% of FHBWs are self-employed</u> and the percentage of piece-rate workers is low (19%).</li> <li>• More than half of FHBWs (55%) sell products directly to the customers, 18% sell to NGOs, 15% to middlemen, and 6% to retailers. <u>Middlemen are not very involved.</u></li> </ul>
Main challenges	<ul style="list-style-type: none"> <li>• Sales are not stable and the sales volume is generally low; therefore, income from HBW is substantially lower than the minimum monthly wage set by the government.</li> <li>• FHBWs cannot calculate costs, sales, or profits and do not actively manage them.</li> <li>• Since the burden of other work such as household chores is heavy, FHBWs cannot spare much time for their HBW.</li> <li>• There are physical limitations such as lack of workspace and electricity.</li> <li>• Most FHBWs need to get permission from male family members to go out and younger FHBWs face more difficulties in accessing the market alone.</li> <li>• FHBWs do not have transport to the market.</li> </ul>

(Source: Field survey report)

The results above indicate the following:

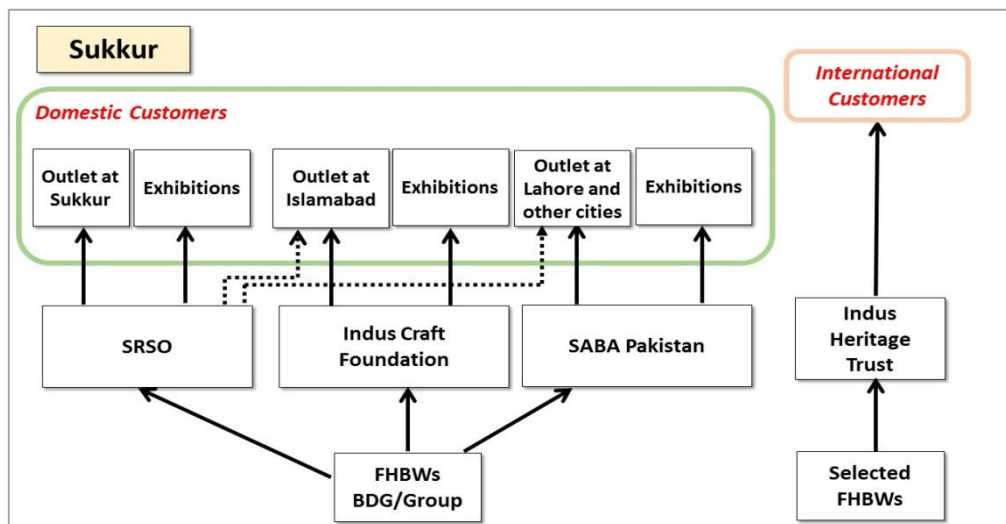
- It is realistic to support handicraft development for income generation, especially for Sukkur where there are few other economic opportunities for FHBWs.
- Most of the target FHBWs are suffering from lack of market linkage with few connections to middlemen or traders. The Project should put a strong emphasis on enhancing marketing channels.
- Interventions for cost calculation and budget management are urgently required for FHBWs to enhance their income.

## 2) Analysis of the SVC of each organization

The Project team surveyed the products made by the target FHBWs of each partner organization and analyzed their SVCs through their sales channels. The channels were identified by the field survey.

### i) SRSO

There are two sales channels: one through SRSO and the other outside SRSO.



(Source) Project team

Figure 2-15 Supply Value Chain (SRSO)

The main marketing channels are BDGs selling at exhibitions organized by SRSO and the outlet owned by SRSO in Sukkur. A very high proportion (95%) of SRSO's customers is women and approximately 20% are part of the younger generation. All profits from sales are provided to the FHBWs. SRSO does not take any profit other than sufficient to cover necessary managerial costs. As shown in Figure 2-15, SRSO has an MOU with the Indus Craft Foundation and SABA Pakistan,<sup>32</sup> and handicraft products made by BDG members are sold in their outlets. However, overall marketing channels for the target FHBWs are very limited, and middlemen or traders were

<sup>32</sup> As at the date of the survey (September 2017), an MOU with the Indus Craft Foundation was in the process of development.

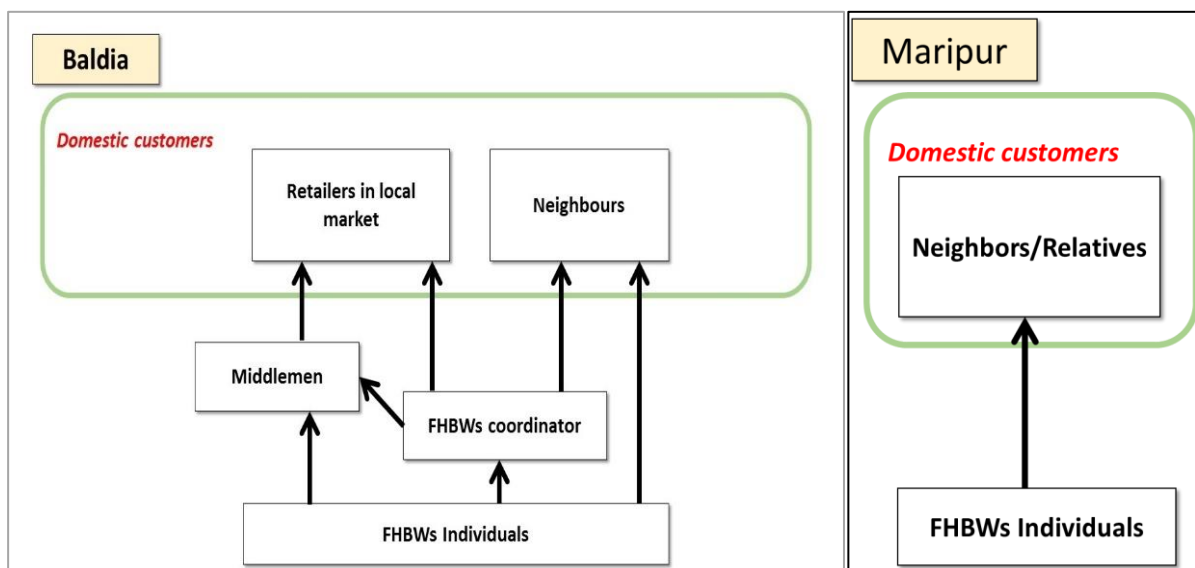
not observed, except in a very few cases.

The survey found several cases of marketing channels that operate without SRSO support. Some BDG leaders or other key people worked as coordinators to sell products as follows:

- Trading directly with the retailers at a local market in Sukkur using their channels built with SRSO support in the past.
- Selling bedcovers made of “rilly” (patchwork) to relatives who live in foreign countries
- Making hair accessories and selling them in neighboring villages
- Selling bed sheets to doctors’ dormitory in the hospital where a family member was hospitalized

## ii) WDFP

The survey was conducted of FHBWs whom WDFP is supporting in two locations, Maripur and Baldia. Most of the FHBWs in Maripur sell their products directly to customers who are neighbors, relatives, friends, etc. In Baldia, there are a few cases where FHBWs have deals with middlemen, but the Project team could not contact the middlemen directly, because the FHBWs were afraid of a negative effect on their business. Instead, the team conducted interviews with female middlemen, including female leaders who obtain orders and distribute them to fellow workers in Baldia.



(Source: Project team)

Figure 2-16 Supply Value Chain in Baldia and Maripur, Karachi

The interview revealed that female middlemen receive orders from retailers or factories where they had worked before, divide the orders among neighboring women, collect the products by visiting each woman’s house, and distribute the income fairly. Those female middlemen cannot negotiate the price at all and their income is very low.<sup>33</sup> Some FHBWs sell “Adda” work (embroidery made

<sup>33</sup> For example, in the case of simple stitching, the payment amount was very low, such as only 3 PKR for stitching one

using wooden frames) that is a promising technique in this area. However, FHBWs receive only 1,500 PKR when selling it through middlemen, even though the market price of suits with Adda work is from 20,000 to 25,000 PKR.

The survey found that the marketing channels of the target FHBWs are very limited in both locations. Even in the case of the worker who has several channels with middlemen, their income is extremely lower than amount of actual cost. In urban locations, FHBWs are engaging in other income generating activities such as beauticians, etc., as well as making handicrafts. The challenges and opportunities of SVC related activities of the partner organizations as revealed in the field survey, SVC survey, marketing survey, discussions with each partner organization, and rapid appraisal by a design expert, are summarized as follows.

Table 2-34 Current SVC related activities and challenges of the partner organizations

	WDFP (Karachi)	SRSO (Sukkur)
Current SVC activities	<ul style="list-style-type: none"> <li>WDFP implements training in stitching, embroidery, beauty care, cooking, and business development. These are projects founded by donor assistance. They display and sell some of products at their own center, but they have not supported marketing activities to date.</li> </ul>	<ul style="list-style-type: none"> <li>SRSO has a specialized Craft Enterprise Development department that provides comprehensive support on SVC. SRSO organizes about 150 Business Development Groups, assesses their skills, conducts skill training, supports production such as designing, and sells their products.</li> </ul>
Organizational challenges to support SVC	<ul style="list-style-type: none"> <li>Since WDFP gives skill training only and does not provide marketing assistance, their support is not comprehensive assistance based on a long-term strategy. As a result, their target women do not have access to markets and their assistance does not improve the income of the target women.</li> <li>Activities are ad hoc and WDFP has problems with sustainability because their activities depend on donors' funds.</li> <li>Their target women are individuals and it is difficult to organize groups.</li> <li>The types of products and skill levels of their target women vary.</li> </ul>	<ul style="list-style-type: none"> <li>The marketing channels for their products are limited exhibitions and their own outlet; therefore, sales volumes are limited.</li> <li>The products are varied but they do not necessarily respond to market needs (range, design, and quality).</li> <li>Because exhibitions are managed by SRSO and the system does not allow SRSO to make a profit, there is no sustainability.</li> <li>SRSO has room for improvement in product development that matches pricing and sales, and management of costs and benefits.</li> <li>Their outlet is in a place with inconvenient access, and it is not attractive to customers.</li> <li>Business management is low even though SRSO has Craft Enterprise Development section.</li> </ul>

nightgown, and 15 PKR for 100 small pouches, although the raw materials were given by customers. About 400 PKR is paid for tailoring one suit.



	WDFP (Karachi)	SRSO (Sukkur)
Opportunities of SVC	<ul style="list-style-type: none"> <li>• There is a significant opportunity to generate income such as small business and employment, because they are based in the large city, Karachi, and the target area has good access to industrial zones and private companies.</li> <li>• A variety of vocational training is implemented such as beauty courses, and cooking, not only handicraft.</li> <li>• WDFP has rich experience of mobilizing young members and advocacy, and these experiences can be utilized.</li> </ul>	<ul style="list-style-type: none"> <li>• SRSO organizes about 150 BDGs and has wide outreach to rural areas. SRSO's network can be used at the expansion stage in the future.</li> <li>• SRSO has an existing framework of community support and they employ social mobilizers (SOs).</li> <li>• They have the facility (such as a stitching machine) for a certain level of production.</li> <li>• There is a demand for their products in a certain market segment, that could be expanded if good product lines reflecting their customers' taste are developed, as the skill level of the target FHBWs is very high.</li> </ul>

(Source: Project team)

## (2) Plan pilot activity and implementation system through meetings with partner organizations

Based on the above analysis of the current situation and its challenges, the basic framework of pilot activity with partner organizations was developed as follows.

### 1) Discussion with partner organizations

Table 2-35 Basic framework of pilot activity

Item	WDFP (Karachi)	SRSO (Sukkur)
Scale	50 persons (20–25 persons, 2 areas)	300 persons (30 persons, 10 BDGs)
Staff	Existing staff: 2 (Maripur: 1, Baldia: 1), Project coordinator	Existing staff of Craft Enterprise Development department, production manager, social mobilizers (SOs)
Target products and services	Wide range of products and services, such as handicrafts, food products, and beauty care	Handicrafts using traditional skills of stitching, embroidery, quilting, etc.
Target market	Local markets	High-end market, including export in the future
Key considerations	<ul style="list-style-type: none"> <li>• Support is focused on small businesses, including services for own-account FHBWs.</li> <li>• Promotion of female employment in the formal sector such as factories is also included.</li> <li>• Focuses on development of new leaders, creating successful models, and promoting social change through advocacy.</li> <li>• Various resources for women's business promotion are available in</li> </ul>	<ul style="list-style-type: none"> <li>• Kinds and levels of skill of the target group have been identified, and the product line that the Project will support should be decided.</li> <li>• The Project should focus on establishing a mechanism to develop products with designs that meet market demands.</li> <li>• Business startup training for Business Development Groups (BDG) is conducted in parallel to</li> </ul>

Item	WDFP (Karachi)	SRSO (Sukkur)
	Karachi and should be utilized. <ul style="list-style-type: none"> <li>• Mobilization of young people and IT tools such as social media are promoted, and assistance is focused on the younger generation.</li> </ul>	enhance their basic business capacity. <ul style="list-style-type: none"> <li>• Diversification of market channels should be aimed at by searching out collaborative market players.</li> </ul>

(Source: Project team)

### **(3) Finalize the project framework**

As described in 2.8, adoption of a step-wise approach in line with the basic thinking of GA was decided at the meeting with JICA in January 2018. In addition, along with the change in scope of the pilot reflecting the type and nature of work FHBWs are engaged in respective pilot areas, SVC support component was changed to be called income generation support. SRSO's support for income generation will be provided through support for skill and quality improvement and marketing of handicraft products developed by BDGs. WDFP's support for income generation will be provided through support for the development of business plans and coaching for target FHBWs.

### **(4) Development of the activity plan for each partner organization based on the project framework**

The income generation activities of the pilot project should take into account the different strengths and characteristics of each partner organization's support mechanisms and the situation of their target groups, and each organization should employ a specific framework, as set out in Table 2-32. An overview of the activities and implementation structure of the pilot project were agreed with the partner organizations as set out below.

**1) SRSO**

**i) Activity**

It was decided to undertake the following strategies for the pilot project with SRSO to maximize its strengths.

Table 2-36 Strategies for the Pilot Project

Strength of SRSO	Strategy
FHBWs are organized as BDGs	Use BDGs as a platform for group activities
FHBWs are equipped with traditional skills and have been engaged with making handicrafts	Focus on handicrafts for income generation activities
SRSO has a Craft Enterprise Development (CED) section which is dedicated to assisting BDGs with market linkage	Use CED as a platform for developing the SRSO brand

(Source: Project team)

The activities were designed to develop the capacity of SRSO and the target BDGs. Capacity building of SRSO will focus first on design intervention and developing product lines that meet the demands of the targeted high-end market. The market survey has revealed that domestic consumers are willing to pay a high price for a popular brand’s products. Therefore, it is important to establish a brand or create linkage with existing brand preferred by high-end customers, in order to penetrate the larger middle-class population. SRSO’s production unit will also be upgraded so it can sustainably produce high quality products.

The capacities that BDGs most need (but currently lack) are quality management, record keeping, and market linkage development. These will be the main areas of support by the Project.

**ii) Implementation Structure**

As mentioned above, the basic principle of the pilot activity with SRSO is to use the existing capacity and strengths of SRSO. However, a series of discussions with SRSO has identified that the challenges they face are lack of design capacity, an efficient production management system, and market linkages, all of which require external support. The Project agreed to assign a master trainer and a production manager to support the SRSO production unit and BDGs to solve those challenges. Those capacities, however, are expected to be adopted into SRSO’s CED practice in a sustainable way. SOs will provide daily coaching, follow up, and monitoring to BDGs.

## 2) WDFP

### i) Activity

It was decided to undertake the following strategies for the pilot project with WDFP to take advantage of its characteristics and its urban setting.

Table 2-37 Strategy for the Pilot Project

Characteristics of WDFP	Strategy
Various income generation opportunities are available in Karachi	Promote a range of occupations for motivated individual FHBWs
Various external resources for supporting women's businesses are available in Karachi	Use these resources as much as possible to develop simple low-cost support packages

(Source: Project team)

It was decided after consultation with WDFP that pilot activities would use existing resources to target individual own-account FHBWs. The Project will support the target FHBWs to develop and implement their own business plans, provide skill training, small asset, and mentoring/marketing support with WDD livelihood development officers. Training for business development and skill development will be supported by existing resources and external organizations such as STEVTA, All Pakistan Women Association (APWA), etc.

### ii) Implementation structure

Like the life management component, it was agreed with WDFP to conduct activities with existing staff at each center in Maripur and Baldia with the support of external experts. As mentioned above, external organizations will be used for training. The support of WDD officers will be important for providing FHBWs with information and linkages necessary for their business after they have completed their training activities.

## 3) Potential partners for marketing activities

It is essential to involve private entities in the Project's marketing activities to ensure income generation activities are successful. The Project team held a series of discussions with several potential partners who responded positively about cooperation with the Project. An overview of each organization is shown in the table below. Follow-up with these organizations will be necessary once the Phase 2 is started.

Table 2-38 Overview of potential partners for marketing activities

Marketing partners	Details
Sunny Miracle	A social enterprise based in Islamabad supporting local communities (mainly in the Punjab) to produce and market dried vegetable and fruit using customized solar dryers. Therefore, they have an interest in cooperating with the Project. The cost of a solar dryer is around \$500, which can be shared with 2-3 households. They need activities at scale, as bulk orders are necessary to make the operation commercially viable.
KOEL	One of the most successful apparel brands using traditional craft and skills (with a special focus on vegetable dye and block prints). It has two outlets and a gallery in Karachi and there are many followers of the brand's concept. There is the possibility of displaying products in their outlets and organizing joint exhibitions and events.
ADORN	A social enterprise selling handicraft products through the owner's personal networks and an on-line shopping site. All design and quality control are conducted by the owner. They have an interest in using some craft parts produced by the target FHBWs (such as mirror work) on their products and selling some products through their marketing channels.

(Source: Project team)

#### 2.9.4 Formal employment promotion

The Project team developed the pilot activity plan of formal employment promotion by taking the following steps.

- (1) Finalize the project framework
- (2) Develop the activity plan for each partner organization, based on the project framework

The Project will promote the importance of female employment in the formal sector as one of the pilot activities in Karachi in close collaboration with WDFP. As this activity was added when the project framework was finalized in January 2018, the Project team has developed an activity plan based on the literature review, interviews, and discussions with stakeholders.

##### (1) Finalize the project framework

As described in 2.8, the meeting with JICA in January 2018 decided to include formal employment promotion activities in the project framework. The aim of this activity is to make an environment for FHBWs to enter and remain in the formal sector so that they can attain stable income sources, open up new opportunities to develop their capabilities, and advance to a better life.

## **(2) Develop the activity plan for each partner organization, based on the project framework**

The Project team held a series of discussions with stakeholders including WDD, WDFP, UN Women, United Nations Development Programme (UNDP), and selected private companies on the current conditions and issues related to female employment in the formal sector. The project team developed strategies, proposed activities, and implementation structure, described below.

### **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 has a project promoting "women empowerment principles" to private companies. 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) Outline of activities:

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

Table 3-39 Outline of awareness and sensitization activity

	Company	Local community
Name of the activity	“Awareness creation activity”	“Sensitization activity”
Target	<ul style="list-style-type: none"> <li>▪ Management officers of companies in Karachi</li> <li>▪ Female workers</li> </ul>	<ul style="list-style-type: none"> <li>▪ FHBWs and their family members living in the surrounding target areas</li> <li>▪ Female youth including university students<sup>34</sup></li> </ul>
Candidate contents of the activity	<Management> <ul style="list-style-type: none"> <li>▪ Social and economic significance of female employment</li> <li>▪ Impact on business strategy</li> <li>▪ Practical examples to enhance female employment</li> <li>▪ Constraints and potential of FHBWs</li> </ul> <Female workers> <ul style="list-style-type: none"> <li>▪ Life course planning</li> <li>▪ Successful cases</li> </ul>	<ul style="list-style-type: none"> <li>▪ Successful cases (life history of role models)</li> <li>▪ Conditions of places of work and transportation</li> <li>▪ Varieties of female employments</li> <li>▪ Exchange of opinions by communities and companies</li> </ul>
Presenters	<ul style="list-style-type: none"> <li>▪ Local expert (with Japanese expert)</li> <li>▪ Livelihood improvement officers (tentative title)</li> </ul>	<ul style="list-style-type: none"> <li>▪ Trainer of WDFP</li> <li>▪ Livelihood improvement officers</li> </ul>
Place	<ul style="list-style-type: none"> <li>▪ Each company, or a conference hall to invite participants</li> </ul>	<ul style="list-style-type: none"> <li>▪ Community centers of WDFP in Maripur and Baldia</li> </ul>
Necessary hours per activity	<ul style="list-style-type: none"> <li>▪ 1 hour<sup>35</sup></li> </ul>	<ul style="list-style-type: none"> <li>▪ 1.5 hours</li> </ul>
Optional activity	<ul style="list-style-type: none"> <li>▪ Tour to visit model work places</li> <li>▪ Campaign utilizing social media</li> </ul>	<ul style="list-style-type: none"> <li>▪ Tour to visit model work places</li> <li>▪ Campaign utilizing social media</li> </ul>

(Source: Project team)

## 3) Implementation Structure

The Project will form a working group comprising a WDD Officer, WDFP, the expert team, and local experts. The working group will play a role in developing plans and materials such as a presentation and a brief video. The working group will use information and advice from UNDP and other relevant organizations in the development of plans and materials, as well as seeking their advice when selecting companies to participate in the awareness creation activity.

<sup>34</sup> The Project will not exclude participations of male youth, but especially target female youth for enhancing their awareness.

<sup>35</sup> It might be effective to split the training into two to three sessions with some follow-ups.

## **Chapter 3 Difficulties encountered, measures taken in undertaking tasks assigned during Phase 1, and lessons for future operation**

### **3.1 Difficulties encountered and measures taken during the assignment period**

The main assignment during the Phase 1 was to formulate an activity plan for Phase 2 of the Project. The entire period of the Project is for five years; however, its first year was designated as Phase 1 to allow enough time for preparation, formulation of strategies and planning of detailed activities for the remaining four-years period of Phase 2 because of particular challenges this Project faced at its onset. Some of the challenges are presented below:

- The real situation and needs of FHBWs were not clear, as there was limited information about FHBWs.
- Knowledge and information about prospective partner organizations was insufficient though collaboration with NGOs and business entities was foreseen to be indispensable given the nature and scope of the Project and constrained capacity of WDD in implementing this Project.
- Japanese experts have limited mobility due to security concerns.

The Project team has been as flexible as possible in dealing with these difficulties in order to fulfill the objectives of Phase 1. The following sections explain difficulties encountered and measures taken in undertaking tasks assigned during Phase 1 in technical aspects as well as operational aspects respectively.

#### **3.1.1 Technical aspect**

In technical aspect, there are three specific tasks that required substantial flexibility and adjustment as described below.

##### **(1) FHBWs situation analysis**

In the original plan, the situational analysis of FHBWs was to be implemented at the beginning of the work period. The survey needed be conducted in the pilot project areas, because the situation of FHBWs is drastically different place by place; therefore, the pilot project areas needed to be selected first. However, in the work plan, the partner organizations for SVC were to be selected first and the situation analyses carried out in the areas where the selected organizations conduct their activities.

As the partner organizations for SVC have a big influence on project activities, the Project team decided to postpone the situation analysis and focus on selecting the partner organizations first. The situation analysis was combined with the needs survey (originally planned to occur after the selection of partner organizations) and conducted as a field survey.



This led to the difficulty that the Project team could not know the real situation of FHBWs as beneficiaries of the project until the latter half of work period when the field survey was conducted. Nevertheless, WDD's ownership of the Project and their understanding of it was strengthened by fully involving them in the process of selecting the partner organizations.

## **(2) Selection of target products**

In the work plan, it was proposed to focus on handicrafts as the target products, because FHBWs and WDD are familiar with handicrafts through their past activities and therefore support for handicrafts is easier to implement. However, in the course of work on the Project, several skeptical views were expressed by WDD and other stakeholders; for instance, "handicraft products have limited market potential" and "FHBWs producing handicraft products are mostly old and thus supporting handicrafts will not contribute to the next generation of FHBWs." Consequently, target products were diversified as follows:

- 1) Most FHBWs supported by WDFP in Karachi are individual and own-account holders. They work on products and services other than handicrafts. Therefore, individual FHBWs who produce handicrafts, food, and other products, and provide services such as beautician services, will be supported in Karachi.
- 2) The outcomes of the JICA mission in October included possibilities of collaboration with private companies or social enterprises that could be bulk buyers of goods produced by FHBWs. For example, we sought the possibility of collaboration with Miracle Trust, which produces and sells dried vegetables and fruit under the brand name of Sunny Miracles. The domestic demand for dried vegetables and fruit is increasing. FHBWs can easily produce high-quality dried vegetables and fruit using the specialized drier developed by Miracle Trust. FHBWs can engage in other activities such as handicrafts as the production of dried products is easy. Dried products could be a valuable additional income source for FHBWs and stabilize their income.
- 3) Activities to promote women's employment in the formal sector were added to the pilot project. In Karachi, pilot project activities now include WDD's activities to facilitate the actions of relevant organizations in the public and private sectors to remove or alleviate bottlenecks that prevent women's employment in the formal sector.

## **(3) Selection of partner organizations**

In order to achieve the project objectives, the Project aims to collaborate with various organizations and to focus on the strength of the respective organizations. With the support of JICA, the Project team investigated the possibility of collaboration with the organizations described below, in addition to the partner organizations for SVC described in 2.6.

### **1) Public sector organizations**

The Project team investigated the possibility of the project activities being sustained after project completion by public sector organizations that provide similar activities. They are the School

Education and Literacy Department, which provides an adult literacy program and the Sindh Technical Education & Vocational Training Authority (STEVTA), which provides vocational training for women, including stitching and embroidery. The Project team visited their sites and interviewed key officials to investigate the possibility of collaboration.

We discovered that it was difficult for these organizations to provide FHBWs with life management training or SVC training directly, due to their limited resources and differences in target areas, target beneficiaries, and training policies. However, the organizations are available to provide technical advice during training module development or for sustaining project activities as a part of their regular activities by adjusting and implementing the training modules developed through the Project after project completion.

## **2) Private organizations and individuals**

In addition to two partner organizations for SVC, collaboration with financial organizations and three DSPs in the financial services access component was considered. The Project team also conducted interviews and discussed the possibility of collaboration with designers and social enterprises with high social consciousness in the textile sector. The team employed a social entrepreneur and a designer who has successful experience of ethical business for effective project formulation.

### **3.1.2 Operational aspect**

In operational aspect, the Project encountered the following difficulties.

#### **(1) Security measures**

There have been considerable limitations on the mobility of Japanese experts to carry out tasks in Sindh province in general, and in Karachi in particular, due to security advice. Japanese experts are required to inform the JICA security advisor about visits, obtain their permission, and arrange a police escort well in advance of the visit. Visits had to be cancelled if the location was considered at high risk.

The Project team followed the instructions of JICA security advisor as much as possible. The security advisor visited the sites in advance to confirm the safety of visits to select partner organizations for SVC and conduct the field survey. As a result, Japanese experts were not allowed to visit Baldia in Karachi, one of the three areas for the field survey. The Project team ensured the smooth operation and quality management of the survey by instructing local staff and consultants in survey techniques during the surveys in the two other areas, which were conducted in advance, and supervising them at a distance when they conducted the survey in Baldia.

## **(2) Information-sharing among stakeholders**

Project work involved various organizations and individuals; therefore, all records were made in English and shared with relevant persons and organizations whenever necessary. It was difficult for the Project team to share work progress with WDD, as most of the officers concerned were busy. Since August 2017, weekly progress reports have been shared with WDD, JICA, and Project team during the periods when Japanese experts have been in Pakistan. In addition, access to important project documents has been provided through Google Drive to relevant WDD officials. Monthly newsletters have been disseminated to JCC members.

## **(3) Operation of the project office**

As the number of project team members was greater than expected, the Project team was unable to use the office space prepared in the WDD Directorate office. Thanks to the kind cooperation of WDD, the Project team used the committee room of WDD in the Sindh Secretariat. After the new office space was rejected by the JICA security advisor due to insufficient security measures, WDD negotiated with the Sindh Government and obtained permission to use a room in the Sindh Secretariat as the project office. The assigned project office is ideal in terms of security as well as ease of communication with key personnel in WDD. The Project team is thankful for WDD's flexible arrangements.

### **3.2 Lessons for work implementation for future operation**

The following sections describe lessons from this work that could be useful for other similar work or projects.

#### **(1) Promoting understanding of the concept of JICA technical assistance**

Diversified collaboration was the *a priori* assumption of the Project; therefore, the Project team held discussions with various organizations, including government organizations, NGOs, and private companies, about possible collaboration. The most difficult concept for these organizations to grasp was JICA technical assistance, which focuses on building the capacity of counterpart staff to sustain activities even after project completion, when there is no direct financial assistance. This is particularly the case with NGOs, as most of their activities in Pakistan are financed by donors and they expected similar assistance from the Project. The Project team explained the concept to potential partner organizations for SVC at the time of application as well as the screening stage. Nevertheless, it transpired that they expected support for human resources even at the time of discussing concrete activities. It was a heavy burden for the Project team to promote the understanding of the concept of JICA technical assistance among stakeholders.

It was suggested that more local resources should be used to implement Phase 2 of the Project. If these local resources lead project implementation without fully understanding the concept or rules of JICA technical assistance, there may be much confusion on the ground, which will hinder the smooth implementation of the Project.

It is very important to allocate enough time to promote an understanding of the project concept among stakeholders at the beginning of Phase 2. It may be effective to prepare a set of guidelines that describe the principles of collaboration for new organizations that participate in the project. Given the increasing likelihood that JICA technical projects will collaborate with organizations other than the implementing agency, there should be measures to promote an understanding of the concept of technical assistance.

## Chapter 4 Achievement of Phase 1

### 4.1 Project Input

#### (1) Japanese inputs

Based on PDM Ver.0 and PO Ver. 0, the Project implemented Phase 1 with the following inputs.

##### 1) Dispatch of Japanese Experts

Seven short-term experts have been assigned to the Project as follows:

Table 4-1 List of Japanese Experts

No	Name	Title
1	Chiyo Mamiya	Chief Advisor / Inter-organizational collaboration 1
2	Hiroko Matsuki	Deputy Chief Advisor / Inter-organizational collaboration 2
3	Kazuko Shirai	Monitoring and Evaluation
4	Yoshiko Honda	Supply and Value Chains 1/Financial Services Access
5	Mika Kawamoto	Supply and Value Chains 2
6	Noriko Hara	Life Management Capacity Development
7	Kiyoko Sandambatake	Assistant for Inter-organizational collaboration/Project Coordinator

(Source: Project team)

The plan and result of dispatch of Japanese expert is shown in the following page.

##### 2) Provision of Equipment

The Project provided the following equipment.

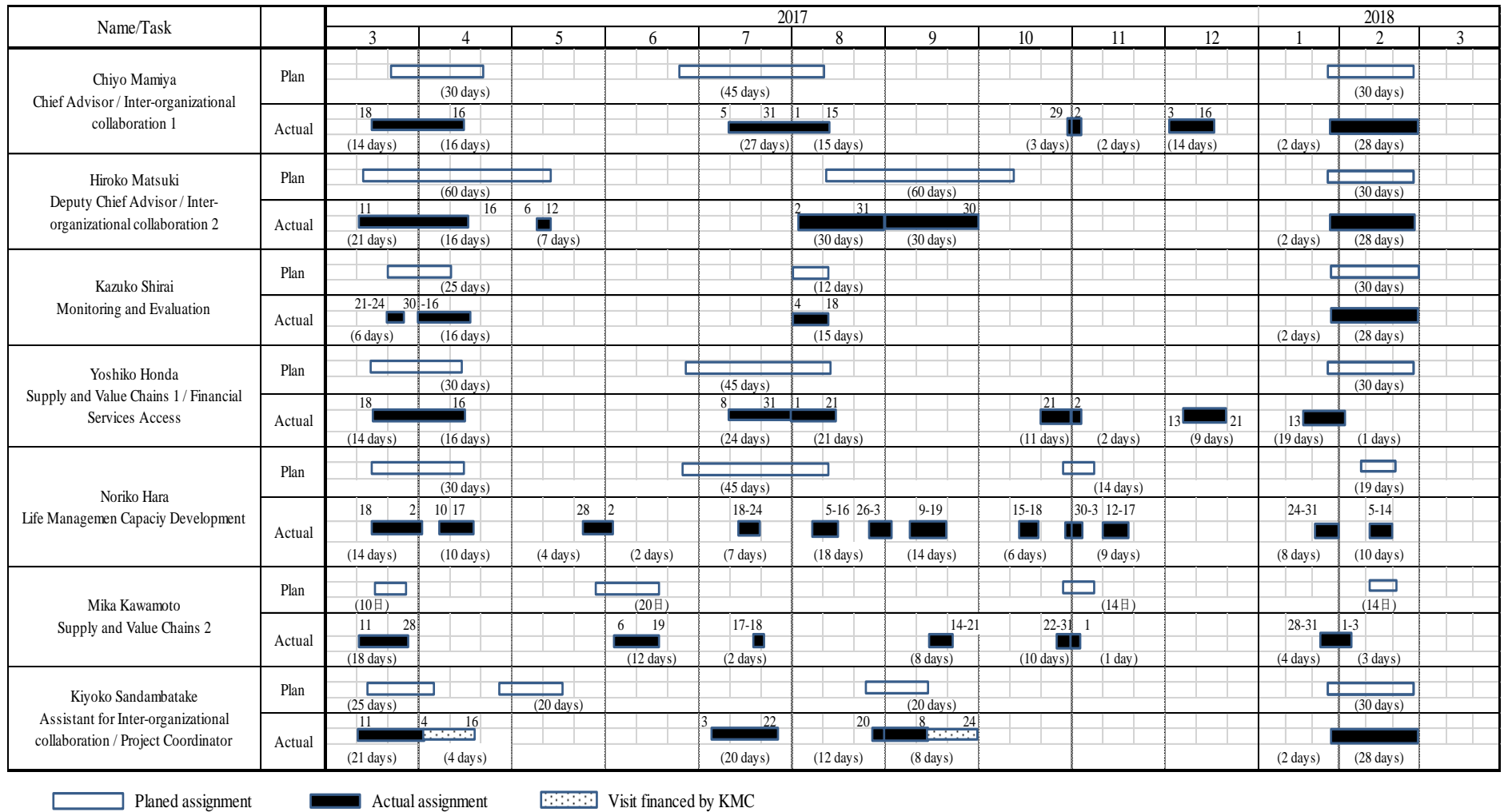
Table 4-2 List of Equipment

Items	Volume	Unit Cost (PKR)	Total Cost (PKR)	Location
Projector	1	48,500	48,500	WDD
PC and related software	2	111,775	223,550	
Copy machine	1	782,640	782,640	
Air-conditioner	1	710,000	710,000	
Total	—	—	1,764,690	

(Source: Project team)

##### 3) Local Cost

Approximately JPY 20 million was provided as local resources (general management cost, equipment, and outsourcing fee) during Phase 1 (to the end of February 2018).



(Source: Project team)

Figure 4-1 Plan and Result of Dispatch of Japanese Expert

## **(2) Pakistani inputs**

### **1) Appointment of counterpart staff**

A Project Director, Deputy Project Director, Project Manager, and two counterpart staff have been appointed.

### **2) Provision of facilities**

WDD provided a meeting room in the WDD Secretariat as a Project office from March to November 2017. Specific office space for the Project has been provided in the WDD Secretariat since November 2017.

### **3) Local costs**

WDD bore the electricity costs of using the office space in the WDD Secretariat.

## **4.2 Achievement of Outputs**

The progress of outputs planned for Phase 1 in PDM Ver. 0 is described below. The prospect of achievement of the Project purpose and overall goal, achievement of some indicators for Outputs 3 and 4, and all the indicators for Output 5 are not described in this report, as these were originally planned to be achieved through activities in Phase 2 of PDM Ver. 0.

### **(1) Output 1**

**The organization structure and coordination capacity of WDD are strengthened for the implementation of the Project**

The achievement of indicators for Output 1 in Phase 1 is described as follows.

Table 4-3 Achievement of indicators for Output 1 (Phase 1)

	Indicator	Achievement
1-1	PC-1 is approved (in Phase 1)	The draft of PC-1 was approved by WDD and the Project team in February 2018.
1-2	Necessary personnel are allocated for the Project at WDD (in Phase 1) and engaged in the Project continuously	The following officials have been allocated by the Secretary of WDD (Project Director) <ul style="list-style-type: none"><li>– Additional Secretary of WDD Secretariat as Deputy Project Director</li><li>– Director of WDD Directorate as Project Manager</li><li>– Section Officer of WDD Secretariat and</li></ul>

	Indicator	Achievement
		<p>DWDO in Karachi as C/P</p> <p>The Project implemented its activities in Karachi in collaboration with the Project Manager.</p> <p>The DWDO (District Women Development Officer) of WDD in Sukkur actively participated in the Project activity, which contributed to the enhancement of a close relationship with partner organizations. WDD plans to hire new staff by PC-1, who will be in charge of the activities in Phase 2.</p>
1-3	The number of monitoring reports developed by WDD regularly	The Project formulated the Monitoring Sheet from Ver. 1 to Ver. 3 in collaboration with WDD.

(Source: Project team)

PC-1 has been drafted by WDD with support from the Project team. WDD has shown its strong ownership and commitment to the Project throughout Phase 1. WDD's understanding of the characteristics of JICA technical assistance project and Phase 2 of the Project were certainly enhanced through close discussion with JICA and the Project team and the collaborative development of the Monitoring Sheet. Therefore, Output 1 is regarded as mostly achieved.

## (2) Output 2

**Collaborative implementation mechanism is set in place and functions among the concerned departments and agencies for the implementation of the Project**

The achievement of indicators for Output 2 in Phase 1 is described as follows.

Table 4-4 Achievement of indicators for Output 2 (Phase 1)

	Indicator	Achievement
2-1	MOUs are agreed upon between WDD and concerned departments/agencies	Draft Memorandum of Cooperation (MOCs) between WDD, JICA, and partner organizations (SRSO and WDFP) were discussed. They will be signed after all the contents of agreement are confirmed among the stakeholders.
2-2	The Project Management Unit (PMU) is set up	PMU was approved by the first JCC meeting. The minutes of the JCC meeting including approval of PMU was signed by WDD on 13 April 2017.



2-3	The results of the situation analysis on FHBWs are shared among the PMU	The results of the field survey were shared with the relevant stakeholders in December 2017.
2-4	Regular meetings of the PMU are held.	The Project has held weekly meetings with the Project Director, Deputy Project Director, and Project Manager of WDD since August 2017.
2-5	Information on the Project is regularly disseminated to concerned stakeholders at provincial and federal level	The Project has issued the Project Monthly Report to relevant stakeholders at provincial level since March 2017.

(Source: Project team)

The collaborative implementation mechanism was established as planned. The mechanism became functional through sharing the results of field survey, weekly meetings, and information sharing on a regular base. Therefore, Output 2 is already achieved.

### (3) Output 3

**(Pilot Activity 1 of the Project: Life Management Capacity) Basic Life Management Capacity of FHBWs is strengthened through the Life Management Training by WDD and other partner agencies such as the Directorate of Literacy and Non-Formal Education (DLNFE)**

The achievement of indicators for Output 3 in Phase 1 is described as follows.

Table 4-5 Achievement of indicators for Output 3 (Phase 1)

	Indicator	Achievement
3-1	The needs assessment survey on Life Management Training is conducted, and the results of the survey are shared among PMU members and other stakeholders	<p>A needs assessment survey was conducted as part of the field survey in September 2017.</p> <p>The Project collected and analyzed training materials from organizations that conduct training in life skills, financial education, literacy education, and labor/women's rights.</p> <p>The result of the survey were shared with WDD and partner organizations in November 2017.</p>

(Source: Project team)

Output 3 was achieved as the Project conducted the needs assessment survey as planned and shared the results with relevant stakeholders.

#### (4) Output 4

**(Pilot Activity 2 of the Project: Supply and Value Chains) Supply and value chains associated with work carried out by FHBWs are improved through activities implemented by WDD and partner organizations**

The achievement of indicators for Output 4 in Phase 1 is described as follows.

Table 4-6 Achievement of indicators for Output 4 (Phase 1)

	Indicator	Achievement
4-1	The needs assessment survey to improve supply and value chains for the work of FHBWs is conducted by WDD and partner organisations, and the results of the survey are shared among the members of PMU and other concerned stakeholders	The Project conducted a needs assessment survey and market survey for SVC from June to November 2017, and shared the results with relevant stakeholders in November 2017.

(Source: Project team)

Output 4 was achieved as the Project conducted the needs assessment survey and market survey as planned and shared the results with relevant stakeholders.

#### (5) Output 5

**(Pilot Activity 3 of the Project: Financial Services Access) FHBWs' access and usage of financial services are improved through renovation in financial products and service delivery methods on the side of financial institutions (such as commercial banks and microfinance institutions)**

The indicators for Output 5 were set to be achieved in Phase 2. The Project collected information on financial services of relevant institutions<sup>36</sup> for FHBWs in Pakistan from September 2017 to January 2018. The Project also collected information on financial services offered by private telecom service providers and discussed mechanisms for future collaboration.

Considering the factors mentioned above, the Outputs which were planned to be achieved in Phase 1 are regarded as mostly achieved.

<sup>36</sup> FMFB, ASA, FINCA, FWB, OPP-OCT, NRSP, SAFCO, Barotha Trust, Kashf Foundation, Akhuwat and APNA banks, and SMEDA