Women Development Department
Government of Sindh
The Islamic Republic of Pakistan

Project for Improvement of Livelihoods and Wellbeing of Female Home-Based Workers in the Informal Economic Sector in Sindh Province (Phase 2)

Project Completion Report

November 2023

Japan International Cooperation Agency (JICA)

Kaihatsu Management Consulting, INC.

GP
JR
23-037

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 on the map do not necessarily imply official endorsements or acceptance by JICA)

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＜Exchange rate as of November 2023＞
USD 1 =JPY 149.419
PKR 1 = JPY 0.539250

Abbreviations

AI	Artificial Intelligence
AQAL	Advancing Quality Alternative Learning Project
ATM	Automated/Automatic Teller Machine
BNBWU	Begum Nusrat Bhutto Women University
BDG	Business Development Group
BISP	Benazir Income Support Program
CDWP	Central Development Working Party
CED	Craft Enterprise Development
CEO	Chief Executive Officer
CFC	Charter for Compassion
CGAP	Consultative Group to Assist the Poor
CNIC	Computerized National Identity Card
CO	Community Organization
COVID-19	Coronavirus Disease-2019
C/P	Counterpart
DAC	Development Assistance Committee
DSP	Digital Service Provider
DWDO	District Women Development Officer
EAD	Economic Affairs Division
EDC	Entrepreneurship Development Center
FA	Financial Access
FE	Formal Employment
FHBW	Female Home Based Workers
FMFB	First Microfinance Bank
FWB	First Women Bank
GOP	Government of Pakistan
GVIG	Government Vocational Institute for Girls
HANDS	Health And Nutrition Development Society
HBW	Home Based Work
HBWWCA	Home Based Women Worker Center Association
HBWWF	Home Based Women Workers Federation
IBA	Institute of Business Administration
ICT	Indus Craft Trust
IG	Income Generation
ILO	International Labour Organization
IOM	International Organization for Migration
IRC	Indus Resource Centre
JCC	Joint Coordination Committee
JICA	Japan International Cooperation Agency
JUW	Jinnah University of Women
KFM	Karachi Farmers Market
KSBL	Karachi School of Business and Leadership
LHRD	Labour and Human Resources Department
LM	Life Management
MFB	Microfinance Bank
MFI	Microfinance Institution
MM	Minutes of Meeting
M/M	Person/Month
MOC	Memorandum of Cooperation
MOU	Memorandum of Understanding
NADRA	National Database & Registration Authority
NGO	Non-Governmental Organization

NPGP	National Poverty Graduation Program
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
PDWP	Provincial Development Working Party
PMU	Project Management Unit
PO	Plan of Operation
PPCC	Pilot Project Coordination Committee
PPP	Public Private Partnership
PPRP	People's Poverty Reduction Program
R/D	Record of Discussion
ROSCA	Rotating Savings and Credit Association
RSP	Rural Support Program
SALU	Shah Abdul Latif University
SBP	State Bank of Pakistan
SELD	School Education and Literacy Department
SNS	Social Network Services
SO	Social Organizer
SRSO	Sindh Rural Support Organization
STEDA	Sindh Teachers Education Development Authority
STEVTA	Sindh Technical Education & Vocational Training Authority
STO	Senior Training Officer
SVC	Supply Value Chain
TCF	The Citizen Foundation
TFS	Tez Financial Service
TOT	Training of Trainer
UAT	User Acceptance Test
UC	Union Council
USAID	U.S. Agency for International Development
WAPDA	Water and Power Development Authority
WDD	Women Development Department
WDFP	Women Development Foundation Pakistan

Chapter 1 Basic Information on the Project

1. Country

The Islamic Republic of Pakistan

2. Title of the Project

Project for the Improvement of Livelihoods and Wellbeing of Female Home-Based Workers in the Informal Economic Sector in Sindh Province (Phase 2)[1]

3. Duration of the Project (Planned and Actual)

<Planned>

Record of Discussions (R&D) signed on 22 Nov 2016: March 2017 – March 2018, Phase 2: 4 Years
R&D amended on 25 May 2018: March 2017 – March 2018, Phase 2: 4 Years
R&D amended on 9 August 2021: March 2017 – August 2023
R&D amended on 21 May 2023: March 2017 – December 2023

<Actual>

Phase 1: March 2017 – April 2018
Phase 2: October 2018 – December 2023
(The Project Completion Report covers Phase 2 only)

4. Background (from Record of Discussions (R/D))

The informal economy plays an important role in Pakistan. Approximately 80% of the labor force outside the agricultural sector engages in activities in the informal economy. Home-based work is one type of labor in the informal economy that has become prominent in recent years. The population engaged in this type of work is expanding in Pakistan due to globalization.

Estimates of the number of home-based workers (HBWs) vary from 1.62 million (by ILO) to 11.6 million (by UN Women; this figure covers only female HBWs [FHBWs]). HBWs constitute the lower socioeconomic strata in Pakistan. Women are more often engaged in home-based work because they have mobility constraints, partially because of security concerns and sociocultural practices associated with parda. Punjab has the largest HBWs population, followed by Sindh.

HBWs, particularly FHBWs, face difficulties in securing and improving their wellbeing and livelihoods. One critical issue is that, as HBWs work in an informal economy where formal work contracts are rare, they are not legally and socially recognized as "workers" with safety and basic rights protected by the

[1] Referred to hereafter as "the Project" or "Light-F project." Light-F is a project nickname established in February 2019. It is an abbreviation of "Livelihood Improvement for Growth and Transformation of the Female."

Labour Law and related policies.[2] Another fundamental problem is their "invisibility" and "segregation," as each HBW performs different tasks inside their house (i.e., private sphere), which makes it difficult for outsiders to assess. Consequently, HBWs are often prone to unfair treatment and are confronted with various constraints on their livelihoods. These difficulties include the following: 1) unstable and unfair remuneration; 2) hazardous and unhealthy working environments; 3) low productivity and revenue; 4) limited negotiation power due to a lack of organization; 5) limited access to financial services, skills training, and market information; and 6) a lack of access to basic social services and security. Child health and labor are also concerns, as children of HBWs face a greater risk of exposure to hazardous substances or equipment at home, or of being engaged in unsafe work.

Recognizing the magnitude and severity of the problem, the Government of Pakistan (GOP) has taken the initiative to improve conditions for HBWs at various levels. One such initiative was the GOP's attempt to formulate laws and policies for HBWs. Although the federal government has not ratified ILO Convention 177, which aims to grant HBWs the same status and rights as those enjoyed by workers in the formal sector, the HBW Policy of both Punjab and Sindh Provinces were drafted in accordance with the Convention[3]. Numerous programs and services for poverty alleviation and livelihood improvement are provided by federal and provincial governments, non-governmental organizations (NGOs), and the private sector. These represent innovations and good practices; however, their provision is often sporadic and geographically limited, and no substantial attempts have been made for their institutionalization or scaling-up. In addition, these programs and services must be made more HBW-friendly and gender sensitive.

Building on the efforts of the GOP and other stakeholders and strengthening policies, institutions, and measures designed to address the needs and problems confronting HBWs (particularly FHBWs) are essential for achieving equitable and broad-based economic development. Doing so could help narrow wealth gaps and inequality between social strata and genders and consolidate a basis for stable development in Pakistan.

Given this background and the importance of the issue, the GOP requested that the Government of Japan support a new technical cooperation project addressing the key challenges facing HBWs, with a focus on improving the wellbeing and livelihoods of FHBWs and their families. Upon that request, JICA dispatched two missions to Pakistan during 10–23 September and 6–19 December 2015 to assess the feasibility of the project and held discussions with the Government of Sindh regarding a basic framework

[2] Sindh province approved the Home-based Workers Act in May 2018, and the act's rules were promulgated in January 2020. Under the act, registered HBWs are recognized as workers entitled to the same social, medical, and maternity benefits and compensation, marriage, and death grants available to other industrial workers under the applicable labor laws. The act also provides them the same minimum wage provided for other wage earners. The Labour Department is responsible for the act and for working with NGOs to increase the registrations of HBWs, which is still a work in progress. The formalization of HBWs is still in the early stage, as the Social Security Act must be amended to ensure the inclusion of HBWs, women labor inspectors are needed to monitor the law, and media campaigns must be launched to increase awareness of the law and the registration process among HBWs.

[3] After approving the HBW policy, Sindh province approved the Home-based Workers Act in May 2018, and the act's rules were promulgated in January 2020.

for future cooperation.

5. Overall goal and Project purpose (from Record of Discussions(R/D))

<Overall goal>

The number of FHBW households (HHs) who receive some of the services explained in the livelihood improvement knowledge and tool kit (the tool kit) is increased.

<Project purpose>

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

6. Implementing Agency

Women Development Department (WDD) of Sindh Government

7. Expected Outputs

The Project consists of the following six outputs.

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

Output 2 to 5 are pilot activities conducted in collaboration with partner organizations, Output 1 is the strengthening of WDD capacity through the implementation of pilot activities, and Output 6 is the development of toolkits (final product) based on the results of the pilot activities. The pilot activities of Outputs 2, 3, and 4 are based on the intervention model called the "Graduation Approach."[4] That project developed the Light-F Graduation model with an optimal combination (in terms of timing, type, and duration) of the following interventions: life management capacity development (Output 2), financial service access improvement (Output 3), and income generation activities (Output 4).

8. Outputs and Implementation Partners

The first contract period (October 2018–August 2021; "Stage I" hereafter) focused on the implementation of pilot activities (Outputs 2 to 5) to develop toolkits for Output 6 and to strengthen the capacity of the

[4] 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). The approach 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.

implementing organization, WDD, through these activities. The pilot activities for Outputs 2, 3, and 4 were conducted in collaboration with the Sindh Rural Support Organization (SRSO) in Sukkur; those for Outputs 2, 3, 4, and 5 were conducted in collaboration with Women Development Foundation Pakistan (WDFP); and those for Output 3 were conducted in collaboration with Tez Financial Services (TFS) in Karachi. In the second contract period (August 2021–December 2023; "Stage II" hereafter), Sindh Technical Education and Vocational Training Authority (STEVTA) became the new partner for Outputs 2, 3, and 4; and School Education and Literacy department (SELD) of the Sindh Government was added as a partner for Output 5. The pilot activities continued, and a toolkit was developed based on the results of the pilot activities. The relationship between the outputs and implementing agencies is shown in Figure 1-1.

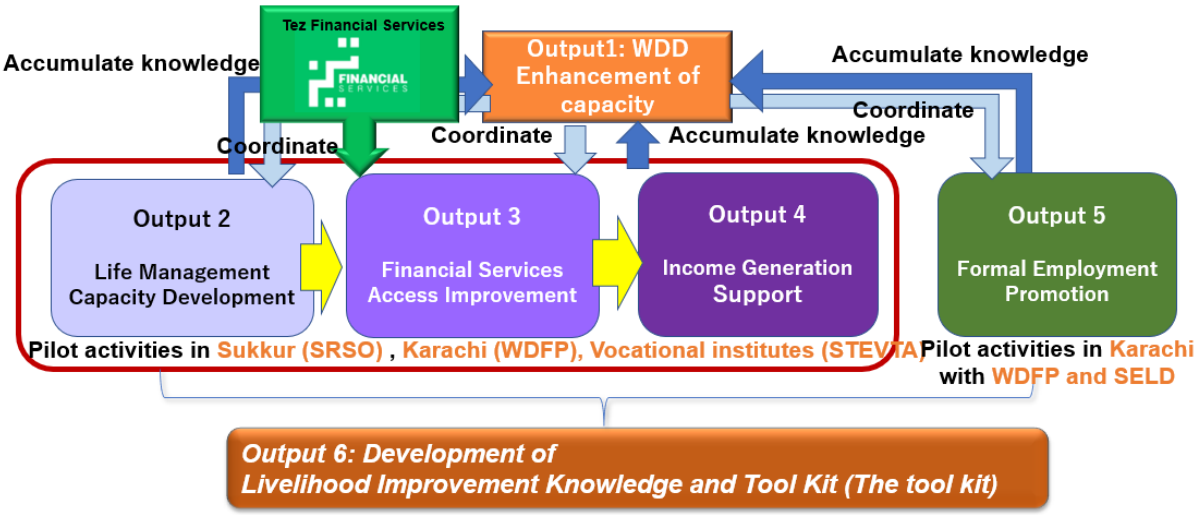


Figure 1-1: Relationship between outputs and implementation partners

9. Monitoring Structure

Project activities were monitored at three levels: pilot activities, projects, and decision making. Overall project decision-making and coordination were conducted by the Joint Coordination Committee (JCC), consisting of relevant organization executives. Project-level monitoring was conducted by the Project Management Unit (PMU) set up in the WDD, and pilot activity-level monitoring was conducted by the Pilot Project Coordination Committee (PPCC), which was established with the partner organizations SRSO, WDFP, and STEVTA.

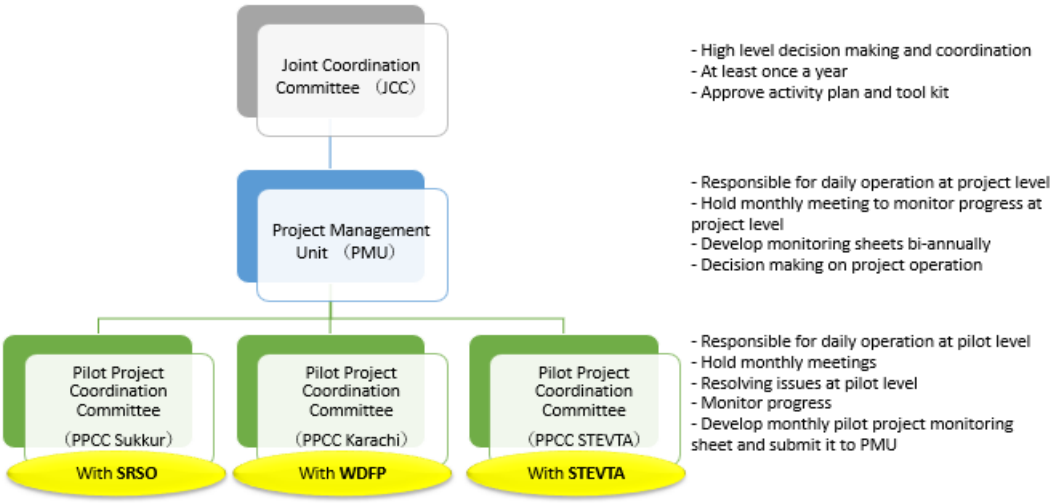


Figure 1-2: Monitoring structure

10. Project Implementation Schedule

The original project duration was four years, from October 2018 to October 2022. However, due to the COVID-19 pandemic in early 2020 and flooding in Pakistan in 2022, the contract was amended to extend the project period three times: in June 2020, March 2021, and June 2023. As a result, the project duration was extended to five years and two months, until December 2023.

During the first stage of the contract (October 2018–August 2021), pilot activities in Sukkur for the Graduation Model and Formal Employment Promotion activities in Karachi were conducted concurrently, and preparation of the toolkit began when the outcomes of the pilot activities in Sukkur became apparent. The Graduation model pilot activities in Karachi began in January 2021, after the pilot activities in Sukkur were completed. During the second stage of the contract (August 2021–December 2023), the pilot activities expanded and continued, and efforts to develop and disseminate the toolkit were intensified.

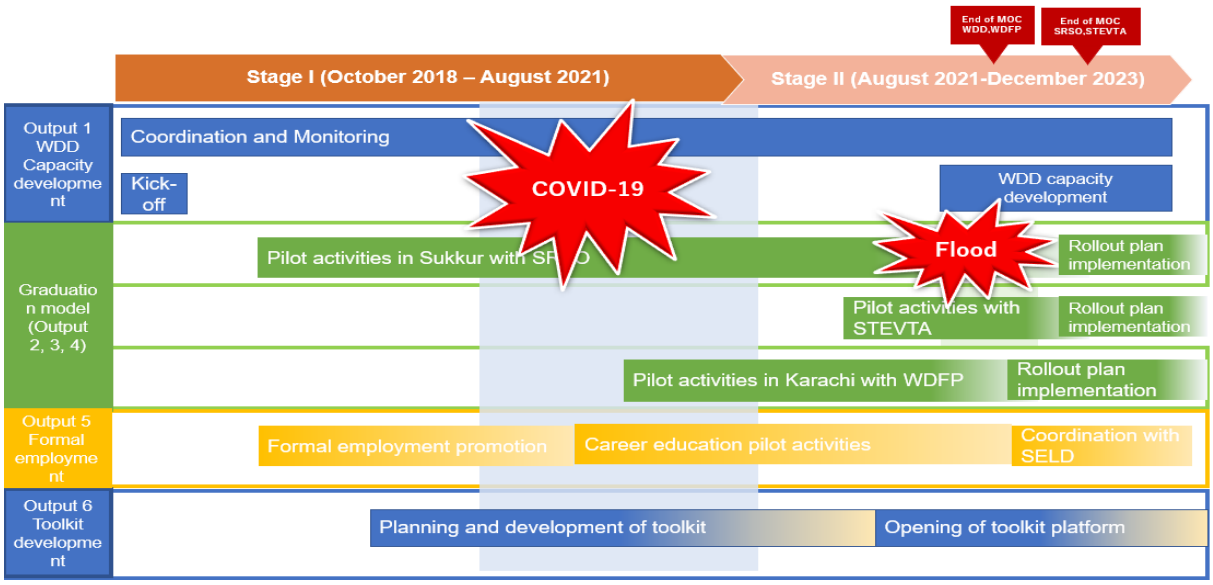


Figure 1-3: Implementation schedule

Chapter 2 Results of the Project

1. Results of the Project

1-1 Input by the Japanese side (Planned and Actual)

The planned and actual inputs from the Japanese side are as follows. The person/month (P/M) total increased from what was anticipated in the initial plan due to the two extensions of the project period. A Japanese expert on toolkit development was added in February 2021.

Table 2-1: Input by the Japanese side

	Planned[5]	Actual
Expert dispatch	Phase 2: About 65 P/M • Chief Advisor • Life Management Capacity Development Expert • Income Generation Expert/Financial Services Access Expert • Formal Employment Promotion/Project Coordinator	Phase 2: 101.05 P/M Five Japanese experts were dispatched: • Chief advisor/Livelihood improvement • Deputy chief advisor/ Income generation and financial services access improvement 2 / Formal employment promotion • Income generation support and financial services access improvement 1 • Life management capacity development • Toolkit development and promotion
Receipt of training participants:	Third-country training	Cancelled (due to travel restrictions caused by COVID-19 pandemic)
Equipment Provision	Computer, projector, office equipment, etc.	Refer to ANNEX 7: Equipment List

1-2 Input by the Pakistani side (Planned and Actual)

The planned and actual inputs from the Pakistani side are as follows.

Table 2-2: Input by the Pakistani side

	Planned	Actual
Counterpart assignment	• Project Director (Secretary of WDD) • Project Manager (Director of WDD) • Other personnel necessary for project implementation	• Project Director (Secretary of WDD) was appointed between October 2018 and September 2023. No Project Director was appointed after September 2023. • Project Manager (Director of WDD)

[5] Based on the Ex-Ante Evaluation Sheet.

	Planned	Actual
		No Project Manager was appointed between November 2018 and November 2020 , and between January 2022 and June 2022. No Project Manager was appointed after November 2022. • Section Officer in Karachi and District Women Development Officer in Sukkur were nominated as Area Coordinators. • WDD, in consultation with JICA, appointed a Sustainability Officer in September 2021. • Three project staff members (Planning Commission Form No.1: PC-1) were hired for the Project in July/August 2022, but they all left the office by June 2023. • Eight Outward model officers, four Inward model officers and three toolkit support team members were assigned in June 2023.
Provision of offices, etc.	Suitable office spaces with necessary equipment	An office was provided inside the WDD Secretariat with several cabinets and furniture.

1-3 Activities (by topic)

1-3-1 WDD capacity enhancement

(1) Activities with WDD

- **Kick-off meetings:** Kick-off meetings were held in Sukkur on January 21, 2019, and in Karachi on February 7, 2019, to allow stakeholders to discuss the visions and action plans of the project.

- **Pilot activities monitoring through Pilot Project Coordination Committee (PPCC):** Memorandum of Cooperation (MOCs) were signed on November 14, 2018, by the representatives of the WDD, SRSO, WDFP and JICA. Monthly PPCC meetings in Sukkur and Karachi began in March 2019 to review the progress of activities in each area of intervention. Regular meetings were suspended in Sukkur between April and June 2020 and in Karachi between April and September 2020 due to the COVID-19 pandemic. After the MOC with STEVTA was signed in November 2021, PPCC meetings with STEVTA began in March 2022.

- **Project activities monitoring through Project Management Unit (PMU):** Monthly PMU meetings began in March 2019 to review the progress of overall project activities and make necessary decisions on project operations. PMU meetings were suspended between March and August 2020 due to the COVID-19 pandemic and resumed in October 2020. Through the PMU meetings, daily operations such as pilot activities were monitored and discussed by WDD and the project team.

- **Joint Coordination Committee (JCC) meetings:** The JCC meets once a year to ensure overall project coordination. Four JCC meetings were held as of September 2023, and the last JCC meeting was held in October 2023. The months and agendas of JCC meetings are shown in Table 2-3.

Table 2-3: Timing and agenda of JCC

	Timing	Agenda
1st	Nov 2018	-Endorsement of the Work Plan of the first contract period -Singing of MOC between WDD, SRSO, WDFP, and JICA
2nd	Oct 2019	-Sharing progress of pilot activities (WDFP, SRSO) -Discussion on sustainability
3rd	Nov 2021	-Sharing the progress and achievement of Stage I in Phase 2 -Explanation of the work plan for Stage II and PDM indicators -Signing of MM between WDD, SRSO, STEVTA, and JICA
4th	Nov 2022	-Sharing progress of pilot activities (WDFP, SRSO, STEVTA, toolkit development) -Sharing rollout plans of WDD and WDFP
5th	Oct 2023	-Approval on the toolkit, rollout plan, and project completion report

- **Recruitment of WDD staff based on PC-1**: PC-1 was finalized and submitted to the federal government by the WDD on April 2, 2019. It was approved in May 2020. Five officers were supposed to be hired by WDD based on the approved PC-1. However, the recruitment process was delayed, and it was learned that the Sindh government had stopped hiring new officers in August 2021 owing to the

emergency responses to the COVID-19 pandemic. In order to sustain the project's effectiveness after its completion, the Deputy Director of WDD Directorate was officially appointed Sustainability Officer on September 17, 2021, by WDD. He assisted the project manager in fostering sustainability and was responsible for training and supervising the work of WDD officers.

WDD approached the Sindhi government to obtain approval for staff recruitment, and initiated the recruitment of five new officers in December 2021 by advertising postings in three newspapers. A selection committee formed by WDD and the project team conducted interviews with applicants who had passed the written examination on June 13, 2022. From the interviews, two candidates were selected for each position: a Liaison Officer, Program Associate, Account Assistant, and Office Boy. The selected candidates had took up their duties at WDD in July and August 2022. Three officers had decided to leave WDD for personal reasons by September 2022.

In the place of two Program Associates who did not take up duties with WDD, two Account Assistants provided support for project activities. WDD and the project team will conduct training for the newly hired staff in August and September 2022. Through training and On-the-Job-Training (OJT), they developed an understanding of their work and the Light-F Project. However, one of the Account Assistants resigned in January 2023. The remaining two officers contributed to project activities, although they had also resigned by June 2023.

Preparation and implementation of WDD's rollout plan: Based on discussions since September 2022, WDD officers developed the first rollout plan for disseminating the toolkit to target users and organizations. At the 4th JCC meeting on November 15, 2022, WDD shared the first draft of the rollout plan, covering the period from January to August 2023.

- **Involvement of existing WDD officers:** To establish a sustainable structure through which to promote the toolkits after project completion, WDD and the project team began involving the existing WDD officers in project activities in January 2023. From January to March 2023, activities such as workshops, field visits, and Training of Trainer (TOT) sessions were conducted to introduce project activities and toolkits for WDD officers.

- **New structure of WDD (Inward/Outward model officers and toolkit support team):** The activities for WDD existing officers described above enhanced their motivation to disseminate the toolkits. Although the original Project Design Matrix (PDM) assumed that WDD would serve not as an "implementor" but as a "promoter" of the toolkit, it turned out that the Graduation model could be applied to WDD facilities such as the Women Shelter Home (Darul Aman) and that WDD officers are willing to implement the Graduation model by themselves. The project team recognized the importance of basic capacity development for female survivors, and realized that the Graduation model could be useful for this purpose. In consultation with the project team, WDD decided to create two groups among participating WDD officers: 1) outward model officers, who would promote the toolkit outside of WDD

as originally planned; and (2) inward model officers, who would promote the toolkit inside the WDD, such as in Women Shelter Homes. In addition, three WDD officers were assigned to the toolkit support team to assist with the activities of the outward/inward model officers.

Table 2-4: Types of WDD officers tasked with promoting the toolkit

Type	Types of officer	Role in promoting the toolkit
Outward model	Administrators (Deputy Director, Assistant Director)	• Introduce toolkit (Graduation model and social business promotion training) to relevant organizations. • Facilitate, coordinate, monitor and provide support for those organizations using toolkits.
Inward model	Specialists (law officer, social welfare officer, psychologist) who have regular contact with women beneficiaries	• Introduce Graduation model to WDD facilities, such as Women Shelter Homes (Darul Aman). • Conduct training, provide coaching, follow-up beneficiaries. • Conduct TOT and provide technical inputs as master trainers to other WDD staff tasked with introducing Graduation model to WDD facilities.
Toolkit support team	Directorate HQ staff	• Manage and operate toolkit platform, Facebook, and WhatsApp groups. • Organize regular meetings, such as PMU/PPCC. • Introduce and coordinate with resource persons. • Organize event/training for toolkit promotion.

Training for the outward model officers and toolkit support team was held on July 7 and 8, 2023, in Karachi to deepen their understanding of the toolkit, as well as to develop the proper mindset for promoting the toolkit. After the training, the outward model officers started to introduce the toolkit, mainly the Graduation model, to local organizations. Simultaneously, the inward model officers started to conduct the life management capacity development sessions of the Graduation model in late July 2023 in Darul Aman in Hyderabad and the Women Welfare Center in Nawab Shah.

(2) Baseline/endline survey

The project team conducted baseline surveys, interim review, and endline surveys to measure the effectiveness of the pilot activities and examine changes in behaviors and perceptions among beneficiaries. Information based on the Project Design Matrix (PDM) indicators was collected for the beneficiaries in Sukkur (1st and 2nd cycle BDGs[6]) and Karachi, and the team examined the outputs of the pilot activities.

Table 2-5: Baseline surveys, interim review, and endline surveys

Beneficiaries	Baseline	Interim review	Endline
1st cycle BDGs in Sukkur	Feb–Mar 2019	Apr 2021	Feb 2022
2nd cycle BDGs in Sukkur	Jan 2022	—	Feb 2023
Karachi	Feb–Mar 2020	—	Feb–Mar 2022
STEVTA	Mar 2022	—	Mar 2023

[6] Business Development Groups (BDGs) are mobilized and assisted by SRSO to offer income-generation support for handicraft businesses.

The survey results are summarized in 2-1.

1-3-2 Graduation model activities

(1) Overview of Graduation model

Many of the FHBWs targeted by the project have low education levels and restricted mobility owing to cultural and social norms. As a result, they lack social experience in areas such as communication and collaboration outside the family. In response, the Project developed a Light-F Graduation model based on the Graduation Approach. This approach focuses on interventions in three areas—life management capacity development (LM), financial services access improvement (FA), and income generation support (IG)—and adjusts the approach based on the conditions and needs of the target population to ensure that the conditions and self-reliance of the targeted FHBWs are improved.

The Graduation Approach is a step-by-step process in which supporters provide continuous follow-ups through coaching and mentoring so that beneficiaries can use the knowledge and skills provided through the training independently.

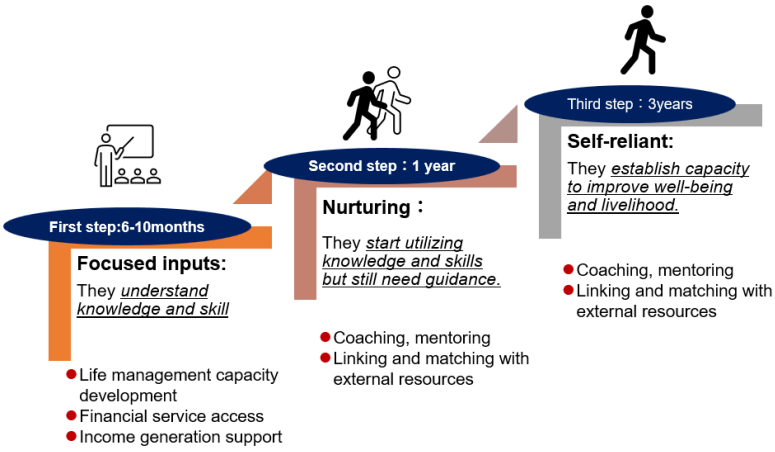


Figure 2-1: Concept of Graduation model

Although many NGOs and other women's support organizations in Pakistan have conducted training in the LM, FA, and IG areas, the Light-F Graduation model differs in three respects (see Figure 2-2).

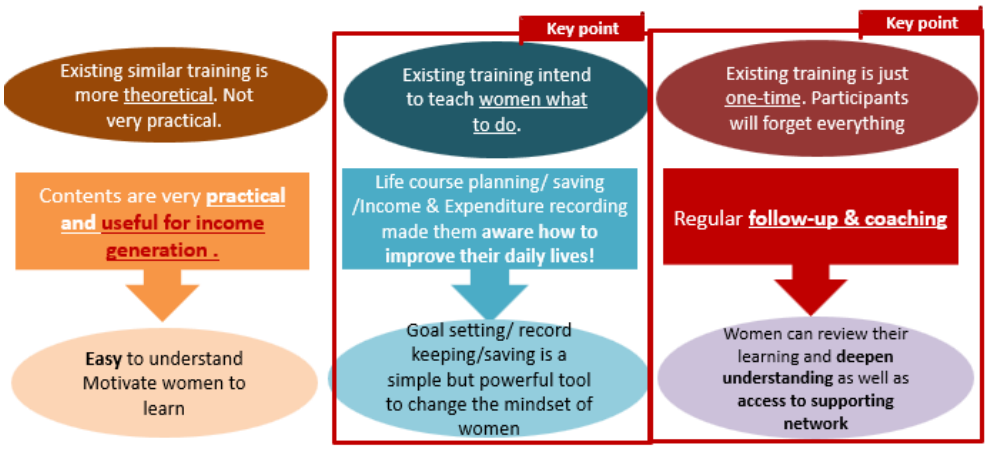


Figure 2-2: Characteristics of Light-F Graduation model

The content of the training and the availability of follow-up support are important differences. In addition to the practical content using familiar subjects, the model trains in how to set savings goals in LM, conduct money management through household bookkeeping, and achieve savings goals, which gave beneficiaries the confidence that they could change their lives if they worked hard. This change in awareness led to a virtuous cycle that encouraged further efforts and a desire to improve their lives and increase their income. Follow-ups by trainers ensured this transformation in the beneficiaries' awareness, which could not have been achieved in a one-time training session. Trainers helped beneficiaries implement the savings and business plans they developed, through which a personal relationship of trust developed between beneficiaries and trainers, leading to further motivation and capacity-building for the beneficiaries.

In the pilot activities, both the beneficiaries and the NGO staff and vocational training school teachers who served as trainers were often empowered to put the training content into practice. A virtuous circle was created in which the guidance of the empowered trainers further motivated the beneficiaries. To gain the cooperation of the families of male beneficiaries, the same sessions were held for male family members in the rural pilot activities. Men who gained a deeper understanding of the project activities began to cooperate in the beneficiaries' activities. Practical training content, which also motivated trainers and family members, facilitated smooth follow-up and substantial behavioral change, and the positive changes in women increased their confidence in the project.

Three versions of the Graduation model were developed to accommodate the diverse needs of FHBWs by collaborating with different partners: The models targeted rural women working in groups, urban women running their own businesses, and female students in vocational schools with little business experience. The content of the activities was adjusted according to the current situation and needs of the beneficiaries, though consistency between each pilot activity was maintained. This allowed the project to develop a Graduation model that was effective for the varied conditions faced by the target women. A summary of the three graduation model pilot activities is provided in Table 2-6.

Table 2-6: Summary of three Graduation model pilot activities

	Rural version	Urban version	Vocational institute version
Partners	SRSO	WDFP	STEVTA
Target areas	Sukkur and surrounding District	Karachi	Sukkur
Beneficiary characteristics	Handicraft production in groups	Self-employed (diverse occupations)	Mainly young women
Training content	Low literacy rate (about 60% of beneficiaries are illiterate)	Has business experience	No business experience
Organizations targeted for promotion	Rural Support Programs (RSPs)[7]	Able to read and write	High level of education

The pilot activities for the Graduation model with the three partners are explained below.

(2) Graduation model activities in Sukkur

1) 1st cycle BDGs

- **Selection & Orientation:** Based on the criteria set by the project team in November 2018, 10 BDGs were selected for 1st cycle pilot activities in January 2019. A total of 274 members were registered. The orientation session for BDG leaders was conducted on February 12, 2019. In May 2019, a meeting with SRSO district managers was held to seek their support.

- **LM module development:** Training modules and implementation schedules for LM sessions were developed between January and July 2019. Pilot activities on LM began in Sukkur with the TOT of season 1 in July 2019. Season 1 sessions, which included sessions on 'Life course planning', 'Benefits of saving', 'Income and expenditure recording', 'Work ethics, and 'Teamwork' were completed in December 2019. One day intensive training on income and expenditure recording and the introduction of digital skills was conducted in December 2019. The TOT of season 2, which covered 'Work discipline (Quality and Hygiene)', 'Work discipline (Time management), and 'Women and career' was conducted, and the session began in December 2019. Upon completion of eight LM sessions, the team started coaching sessions at BDGs in March 2020. TOT for male community members was conducted in early March. TOT was well-received by male community members. The sessions at BDGs (including the last 8th LM session and coaching sessions) were suspended in mid-March 2020 owing to the COVID-19 pandemic. The male LM sessions at BDGs were also suspended.

[7] Rural Support Program is a type of NGO in Pakistan. The program originated from the Aga Khan Rural Support Program, which has been successful in organizing community members and participatory community development in the northern region. SRSO is one of the Rural Support Programs. There are 12 similar organizations in Pakistan.

LM TOT for season 1 organized at SRSO

LM session in a village

In November 2020, Senior Training Officers (STOs) resumed field visits to BDGs. LM coaching activities that encouraged BDGs and community members to identify issues and supported them in approaching the relevant organizations continued step by step. Several BDGs have been linked to relevant organizations and departments.

- **Literacy course:** As BDG members had requested literacy courses, the project decided to introduce them. In November and December 2020, implementing partners for literacy courses identified and finalized a list of literacy course learners and recruited teachers. Five days of teacher training were conducted for 13 teachers in the 3rd week of January 2021. A three-month course on literacy training in BDGs started on January 18, 2021, with a total of 227 learners; 13 classes were offered. Later, an additional class began in February 2021, bringing the total number of classes up to 14. Textbooks and applications for self-study and monitoring have been developed. A three-month literacy training course at the BDGs was concluded in April 2021 in 12 classes and in May 2021 in two classes. The final assessment was conducted in April and May 2021 by the Directorate of Literacy and Non-formal Education, SELD, and District Education Officers, with the support of local experts from the JICA Advancing Quality Alternative Learning Project (AQAL project). In total, 224 learners participated in the final assessment. All of them passed and received certificates equivalent to Grade 2 formal education. Certificate awarding ceremony was organized on October 7, 2021, at the SRSO complex. Learners shared their learning experiences with the audience with confidence and joy.

- **Male sessions:** Between June and August 2021, male LM sessions were conducted in six BDGs at five sites. A theater performance was used to deliver the LM sessions' content to the male members. Female members shared their experiences with the male members. Male members were sensitized to the importance of life course planning, savings, and cooperation among families.

Male session conducted in June 2021

Literacy Certificate awarding ceremony at SRSO

- **Income Generation (IG):** Since capacities across BDGs varied and it was difficult to use a single approach to income generation, the project team divided the BDGs in two groups: Star Model BDGs, with advanced skills; and Moon Model BDGs, with basic skills in and knowledge of production. Activities were conducted based on members' capabilities. For the Star Model BDGs, the project team conducted an intensive capacity enhancement of technical skills and quality control. The project supported members in selling their products through an E-commerce website and social media site of a partner social business company ("Love Handmade"). The total wages paid to the members of the Star Model BDGs reached more than 1.2 million PKR by the time the operation was handed over to Love Handmade in May 2021. Craft designs for the Star Model BDGs developed by the project staff were compiled in a design book with quality control guidance. It was then handed over to SRSO for use in future craft businesses.

  For the Moon Model BDGs, skill training for stitching and drawing began in November 2019. Basic business training was also conducted. The training curriculum comprised 1) business planning, 2) cost and price calculations, and 3) customer communication. The project team also supported the participation of BDG members in SRSO exhibitions in Karachi and Islamabad. The members observed and learned about the designs and qualities required for their craft in the urban market.

TOT skill training at SRSO

Skill training conducted by trainers at BDG

- **Digital Marketing:** To create a new income generation avenue for BDG members who had lost marketing channels for their products during the COVID-19 pandemic, the project team decided to

deliver a six-month intensive course on Digital Marketing and Beauty and Hygiene. The sessions were conducted between October 2020 and March 2021. An online training program was developed by the project on digital marketing skills, focusing on using the Internet and SNS (e.g., Facebook, Instagram) for marketing purposes. The Beauty and Hygiene course was taught as an additional income-related skill due to the high demand for beautician services in the local market. All 30 participants successfully completed the course, and several had already begun to earn an income using the skills they had acquired through the training.

Promotional video on digital marketing

TOT skill training at SRSO in July 2021

- **Digital security:** Baseline and need surveys for developing a digital security session were conducted in January and February 2021. On March 29, 2021, TOT was conducted on the field staff. A digital security session was conducted on March 30.

2) 2nd Cycle BDGs

- **Selection of BDGs:** The selection of 10 new BDGs for the project's 2nd cycle intervention began in late October 2021. The team of WDD, SRSO, and project team started visiting shortlisted BDGs and finalized 10 BDGs in late November 2021. One BDG was from District Sukkur, two were from District Ghotki District, and seven were from District Larkana. A total of 209 members registered for project activities. A baseline survey was conducted in January 2022.

- **LM, Literacy, and Digital security:** On January 12, 2022, an orientation session was held for the new BDG leaders. From February 1 to 3, 2022, TOT for the 1st season's LM session was organized. In all, 21 BDG members, seven staff members from the CED, two staff members from the SRSO Institute of Management and Skill Development, two Social Organizers (SOs), two STOs, and one WDD area coordinator participated in the TOT. LM sessions in the BDG villages began on February 14. Owing to the experience accumulated within the team during the 1st cycle of BDG activities, the sessions were conducted smoothly with four members.

Field visit for selection of New BDGs

TOT for LM session 1st season

On May 24, 2022, the project team along with SRSO/CED conducted an SRSO district manager meeting as a familiarization exercise and to seek further cooperation in project activities. Managers from five districts attended the meeting. On May 31, 2022, male orientation was conducted for the 2nd cycle BDGs. In some BDGs, male support and engagement increased after the orientation program. From June 21 to 24, 2022, male TOT, 2nd LM TOT, and digital security sessions for both male and female members were conducted in the SRSO seminar hall. The male participants showed great interest in and a good understanding of the content because of their familiarity with digital devices.

Male TOT at SRSO

Digital security session; practicing privacy settings on their smartphone

The project team began preparing the literacy course for the 2nd cycle BDGs in May 2022. By August 2022, 153 learners from those BDGs and 200 learners from nine SRSO replication BDGs were identified.

Field activities that had been suspended owing to devastating floods in August 2022 resumed in mid-November 2022. The team completed all LM sessions in mid-November by delivering the remaining sessions to the four BDGs. In December 2022, the team provided follow-up coaching sessions to BDG members by reviewing all sessions. In January 2023, the team began organizing male sessions in the villages. The male participants participated enthusiastically, and the sessions increased their understanding of the Graduation model in their communities.

Literacy teacher training that was postponed until August was rescheduled for December 2022. Five days of teacher training were conducted at SRSO from December 12 to 16, 2022. The course began in the villages on December 19 and were concluded until the end of March 2023. A total of 192 learners in eight project BDGs and 146 learners in six SRSO replication BDGs joined the course. In total, 338 learners attended the literacy course. Of the 338 learners, 321 attempted the final assessment, and all of them passed. A certificate award ceremony was conducted on July 13, 2023.

LM session in the village (Women and Career)

Male session in the village

Literacy class in the village

Literacy certificate award ceremony

- **Income Generation (IG):** Basic business and financial literacy training was conducted from September to November 2022. A total of 203 members participated in the field training sessions. The training was delivered successfully by trainers selected from 1st cycle BDG members who were trained as lead trainers. They acquired not only the capacity to serve as lead trainers, including training skills and content knowledge, but also self-confidence.

Financial literacy session in the village

Basic business session in the village

The project conducted digital marketing training for 2nd cycle BDGs members in May 2022 to develop their capacity to start their own business. Eighteen members participated in the basic course, and 21 members participated in the advanced course. It was challenging in the beginning because of weak network connectivity and their low levels of digital and cybersecurity literacy, but they started enjoying the session as they began to gain knowledge and confidence. All participants opened their own SNS accounts (Facebook and Instagram), and several started to sell their products online. Involving male members and obtaining their support were found to be essential. Follow-up activities continued until the end of the project.

Digital marketing training sessions (Camiso ChaChar and Sher Muhammad Mangsi)

Product design workshop at SRSO

Photo shooting workshop at SRSO

Design improvement

3) Supporting capacity development of CED

- **Participation in craft exhibitions:** Throughout the project period, the project supported the participation of CED team and BDG members in several craft exhibitions organized in Karachi and Islamabad. Particularly after the flood disaster in August 2022, the project covered the cost not only for staff travel but also for the craft raw materials in order to increase the incomes of BDG members who had been severely affected by the disaster and lost sources of income. CED staff and BDG members who participated in the events utilized the knowledge acquired through Graduation model sessions (such as work discipline, customer communication, cost, and price calculation for marketing), developed a knowledge of quality control and new designs, and built a network with new buyers.

- **Online marketing:** CED aims to develop an E-commerce site and enhance online sales via SNS (Facebook and Instagram). The project has supported this initiative by purchasing studio equipment and delivering branding/photo-shooting training. Two CED staff members were assigned as SNS managers and began regular postings in March 2023. The quality of the SNS posts has improved, and the number of Facebook and Instagram followers has increased.

LokVirsa Mela in Islamabad

Sartyoon Sang 12th exhibition in Karachi

Photo-shooting training for SNS

(3) Graduation model activities in Karachi

- **Selection**: The project team selected WDFP beneficiaries between November 2019 and February 2020; 56 women were selected. The project team and WDFP started a baseline survey for beneficiaries in February 2020, which was completed with 51 interviews conducted in March 2020.

- **Module development:** Prior to pilot activities in Karachi, the project team had developed LM and IG training modules remotely beginning in March 2020. In response to the COVID-19 pandemic, the project team and WDFP started offering awareness sessions on preventive measures against COVID-19 and on digital skills in August 2020. The project team and WDFP conducted three sessions in August, five in September, and two in October 2020.

- **LM sessions:** To initiate the Graduation model pilot activities in Karachi, orientations were organized at Baldia on January 7 and at Maripur on January 16, 2021, with members of WDFP. Four days of TOT were conducted for the Karachi staff from January 20 to 23, 2021. SRSO STOs participated as trainers, sharing their experiences with the staff in Karachi. On February 2, LM sessions for beneficiaries began in Maripur and Baldia. Sessions were conducted weekly. In total, seven sessions were delivered to beneficiaries by March 17, 2021. There was one dropout from Maripur and seven from Baldia. In total, 49 participants (27 in Maripur and 22 in Baldia) participated in the sessions. The attendance rate was approximately 83%. The youth leader started follow-up activities in March to help beneficiaries fill the

"Boond Boond Darya" booklet. In February and March 2021, baseline and needs surveys were conducted for the digital security sessions. Beginning on March 30, a digital security session was conducted. The participants were divided into two groups. Participants attended an online digital security session for two days over two weeks.

- **LM follow up:** To foster an understanding of the LM session contents, an LM review meeting was conducted in August 2021. The project had a positive impact on the beneficiaries. For instance, after analyzing their monthly expenditures, some stopped eating betel nuts and others used rickshaws less frequently without necessarily planning to save money. Some decided to continue studying after reading the career stories of other women. All the beneficiaries shared what they had learned during the sessions with their family members. Positive impacts were observed not only by beneficiaries but also by their husbands and daughters. Follow-up coaching on the "Boond Boond Darya" (income and expenditure booklet) resumed in September 2021, and WDFP mobilizers[8] continued their follow-up on record keeping with the beneficiaries. Some beneficiaries showed a good understanding and a capacity to continue without support from mobilizers. Those who required additional follow-up were continuously motivated and supported by the WDFP mobilizers.

Coaching visit by mobilizer at Maripur

Review meeting at Maripur in August 2021

- **IG and FA:** The project started IG activities by conducting business training. Prior to the training, a three-day TOT was conducted from May 24 to 26, 2021, to enable WDFP members to facilitate exercises (e.g., discussion, case study, group work). Business training was launched on June 7, 2021. The project conducted a series of business training sessions from June 7 to July 15, 2021, covering 10 topics: 1) idea generation, 2) business planning, 3) marketing and promotion, 4) cost and profit, 5) pricing, 6) negotiation, 7) customer communication, 8) bookkeeping, 9) cash flow planning, and 10) financial literacy (part of Output 3). The average attendance rates were 81% in Baldia and 74% in Maripur. The project team and WDFP supported each beneficiary in creating a business plan by filling in a simple form throughout the training and individual counselling.

  After assessing each plan, the project team and WDFP decided in September 2021 that 12 beneficiaries would be sent to external training institutes to allow them to improve their technical skills and realize

[8] WDFP community mobilizers liaise with beneficiaries, inviting them to participate in pilot activities, disseminating information about the activities, and assisting in the implementation of training.

their business plans ("basic course"), while 32 beneficiaries would move on to asset transfer and digital marketing training in order to improve their business operation ("advanced course").

As part of the advanced course, digital marketing training was conducted in five sessions in each area between November 2 and December 8, 2021. Digital marketing training covers topics such as smartphones, Google, Facebook, Instagram, Canva, and Mobile Money. To consolidate the training content, the project provided five coaching sessions with those in the advanced course in each area between December 14, 2021, and February 17, 2022.

On December 21 in Baldia and December 22 in Maripur, the 29 beneficiaries in the advanced course were provided with the assets (PKR 16,000 to PKR 20,000 per beneficiary) required to realize their business plans. On December 28, 2022, the project organized an asset transfer ceremony in which beneficiaries presented their business plans. Each plan was posted on a wall ("gallery walk"), and a one-minute presentation was given to the participants, which also served as a training exercise.

In parallel with the activities of the advanced course, the 12 beneficiaries in the basic course were sent to external training institutes, including the Pakistan American Cultural Center for fashion design, Skillston for cooking, and the Kutiyana Memon Association for stitching and beautician work to gain technical skills for their business plans. All 12 trainees successfully completed three months of courses between November 2021 and January 2022.

TOT for WDFP members (24–26 May 2021)

Business training: Idea generation (Baldia)

Digital marketing training (Maripur)

Digital marketing training (Baldia)

- **Closing the Graduation model training:** On February 11, 2022, 41 beneficiaries held a graduation ceremony to celebrate the completion of the Graduation model training. The ceremony was attended by about 32 family members, including 20 male members, along with stakeholders who had supported the pilot activities.

Fashion designing course at Pakistan American Cultural Center

Stitching course at Kutiyana Memon Association

Graduation ceremony (February 11, 2022)

- **Follow-up activities—"Hum Ahangi":** After the graduation ceremony in February 2022, WDFP and the project team followed up with beneficiaries in Maripur and Baldia by enhancing "Hum Ahangi" activities and home visits. The beneficiaries started small businesses and were expected to face various difficulties in the course of their daily efforts. To perform continuous follow-up, WDFP and the project team decided to form loose groups of beneficiaries so that they could support each other in solving daily problems in a self-sustaining manner. This process was called "Hum Ahangi" (an Urdu term that means "harmonization and cooperation"). To encourage Hum Ahangi activities, WDFP and the project team organized enhancement sessions in Baldia on June 7 and 14 and in Maripur on June 9 and 16, where the importance of peer support was highlighted, along with listening and discussion between group members. The beneficiaries finally reorganized and gave their groups the following names: Chahat ("Willingness"), Sunshine, Working Women Group, S4, Azm-e Niswa ("Passion of Women"), Empower Women, Yak-Jheti ("Unity"), and Ba-himmat ("Encourage Women"). Some groups have actively contacted their members to share orders and business opportunities.

Ham Ahuangi enhancement session (Maripur)
(June 9, 2022)

Ham Ahuangi enhancement session (Baldia)
(June 7, 2022)

(4) Graduation model pilot activities with STEVTA

- **MOC discussion:** A preliminary discussion about possible collaboration with STEVTA was conducted in January 2020, and a more detailed discussion was conducted on project collaboration between March 31 and April 27, 2021. The project team proposed that STEVTA should incorporate the LM, FA, and IG training modules into its existing training course to replicate the Graduation model. STEVTA, WDD, and JICA signed an MOC for the replication of the Graduation model at STEVTA's training institutes on November 2, 2021. In January and February 2022, the project team had a series of discussions and agreed on a detailed plan for pilot activities with STEVTA's head office in Karachi on January 31 and with GVIG Sukkur between February 2 and 4, 2022.

- **Preparation**: GVIG Sukkur registered student beneficiaries who were willing to participate in pilot activities. This involved 63 students of the one-year certified dress-making course offered by GVIG Sukkur in March 2022. This was followed by a baseline survey targeting all registered students. The survey was conducted by seven teachers and one training development officer at GVIG Sukkur between March 10 and 14, 2022.

- **LM:** The project team provided TOT on LM sessions targeting seven teachers and one GVIG Sukkur training development officer for five days (March 24, 25, 28, 29, and 30, 2022). The TOT was also attended by 10 teachers from six other institutes to share knowledge among STEVTA-related institutes.[9]

[9] The participation of teachers from other schools in the TOTs was at the request of STEVTA HQ (as discussed at STEVTA HQ in January 2022). Daily allowances and transport costs for teachers from other schools were covered by STEVTA; similar arrangements were made for all LM, IG, and FA TOTs.

LM TOT (March 25, 2022) LM TOT (March 30, 2022)

The LM training sessions started at the beginning of April after the TOT in March and continued until the end of May 2022. All eight sessions were completed, with a high student attendance rate. Attendance rates for the 63 students ranged from 100% to 62%. Time-to-time and session rehearsals among teachers were organized before sessions were conducted with students. During the summer vacation, teachers followed up about the progress made in filling up the "Boond Boond Darya" over the phone.

- **Market survey during summer vacation**: GVIG Sukkur went into summer vacation between July and August 2022, when the project team and GVIG Sukkur organized a special activity for students by providing two-day class lectures on marketing and market surveys on July 18 and 19, 2022. The lectures were followed by field visits to NGOs, the Indus Resource Center, and the Indus Craft Center, which have successfully marketed female artisans in the rural areas of Kharipur. The field visits were attended by 40 students and eight teachers of GVIG Sukkur. They also visited two BDGs of SRSO on July 20 and 21, 2022, and learned about prior Graduation model pilot activities.

- **IG:** After a one-month suspension of activities between the end of August and September due to the flood disaster, the project team organized a three-day TOT of IG for GVIG teachers on September 26, 27, and 28, 2022. The TOT was attended by 11 teachers from other institutes, four SRSO staff members, and one new WDD staff member for knowledge-sharing purposes. GVIG Sukkur began IG sessions on October 3 by conducting a one-day rehearsal and two-day class sessions for each topic. The IG training sessions, covering seven topics, were conducted between October 5 and December 1, 2022. To help students refine the business plans they had drafted during the business planning session, the GVIG Sukkur team conducted coaching sessions in early January 2023 using a coaching guide format. As a result, 31 students were able to complete their business plans. In the middle of the IG training period, the project team and GVIG Sukkur team organized an additional awareness-raising session for students on November 24, 2022, by inviting women from Sukkur and Karachi engaged in handicraft businesses to share their experiences.

Class session on market survey
(July 18, 2022)

Field visit to Langa #1 (SRSO BDG)
(July 21, 2022)

- **Digital marketing and financial access improvement:** A TOT on digital marketing and financial

access improvement was conducted on December 5, 6, and 7, 2022, and was attended by 30 teachers from GVIG Sukkur and other institutes. Training sessions on digital marketing began on December 13, for which the project team lent 13 smartphones for training purposes. Although the teachers faced difficulties in conducting the sessions owing to very weak wi-fi connectivity, they completed the sessions by January 12, 2023. This was followed by training sessions for financial access on January 17 and 18, 2023.

- **Digital security**: A TOT on digital security was held on February 4 and 5 for 29 teachers from GVIG Sukkur and other institutes. Two staff members of the Digital Rights Foundation were dispatched from Lahore to serve as instructors for two days of lectures and practical training. The participants learned how to protect themselves from online harassment and social engineering attacks. Following the TOT, the GVIG teachers delivered digital security sessions to students in the weeks of February 6 and 13, 2023.
- **Karachi market survey**: Between February 20 and 23, 2023, the Karachi market survey was conducted with 12 students, who were selected based on high business plan scores and family consent, along with seven teachers and project staff. The project team arranged diverse types of markets and institutes so that participants could learn about market needs by conducting interviews on market factors.

To finalize the pilot training at GVIG Sukkur, 43 students participated in the final examinations on March 21 and 22. About 60% of the students answered 80% or more of the questions correctly. The project team also conducted an endline survey among the GVIG Sukkur teachers between March 15 and 31, 2023.

IG Training#1: Entrepreneurship

Follow up on 'Boond Boond Darya'

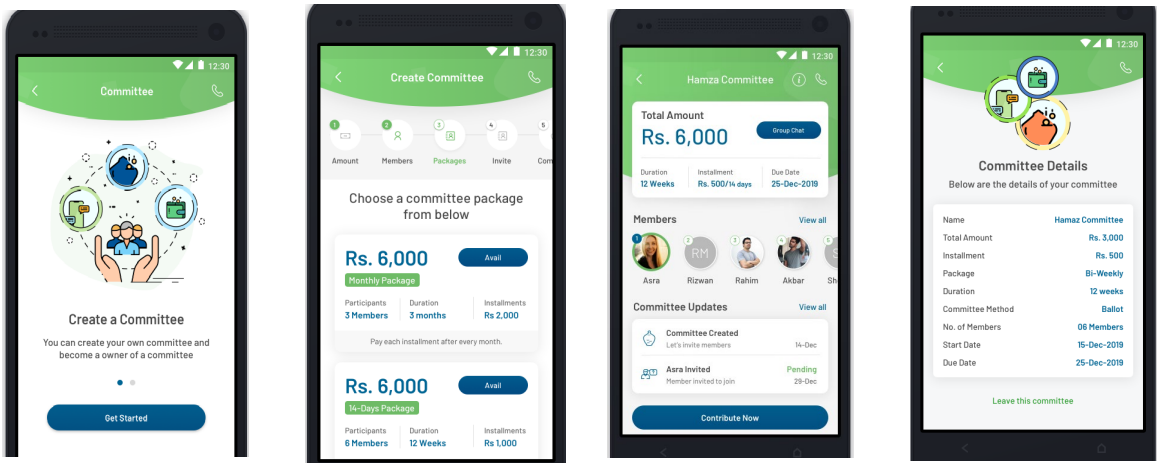
- **Graduation ceremony**: On July 15, 2023, a graduation ceremony was held attended by students, their family members, GVIG Sukkur teachers, teachers at other institutes, and STEVTA and WDD counterparts. The GVIG Sukkur teachers shared their experiences with the pilot activities in a panel discussion to show the effectiveness of the Graduation model and the changes made in the students. Five students presented short videos on how the training activities had impacted them, which were praised by the participants.

1-3-3 Financial access improvement

- **Collaboration with partner FinTech:** In February 2019, the project started working in collaboration with partner company Tez Financial Services (TFS) to develop a digital committee product to cater to FHBWs who have difficulty physically accessing formal financial institutions. After a comprehensive survey on the financial behavior of the target beneficiaries, the TFS team developed a prototype product, a "digital committee," which enables clients to make group savings digitally.

  A pilot test of the prototype was conducted in April 2021, but it was unsuccessful owing to several obstacles, such as the lack of a full analysis of the physical environment in the target areas and a misunderstanding of the capability of the target beneficiaries.

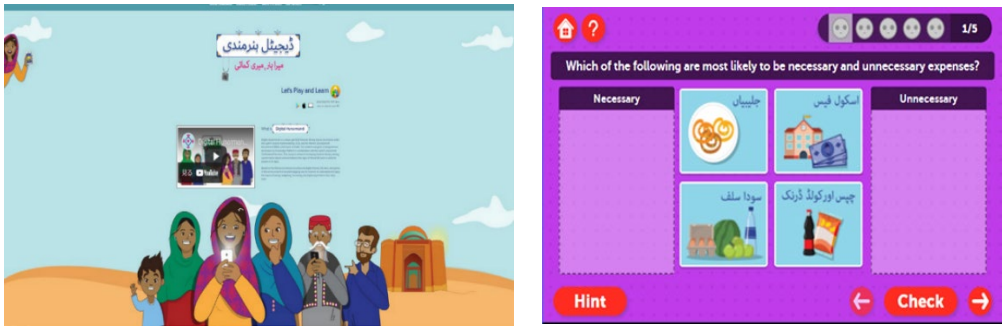
  In May 2022, it was announced that the TFS would be acquired and merged with a multinational E-commerce payment platform company (Zoodpay), and TFS officially ceased its original operations. Consequently, the digital committee product that was jointly developed with the project lost its marketing outlets. TFS looked for a service provider who would take over and promote the product, and a local commercial bank (Bank Alfarah) decided to take over the product and utilize it in their own business operations. However, no progress had been made at the time of project completion, as it requires changes to the system and interface, which will take time and effort, and it is not a bank priority at the moment.



Digital committee product

- **Mobile account pilot:** The pilot test of the digital committee revealed how important it is for FHBWs to be able to use mobile accounts if they are to utilize any kind of digital financial service. Therefore, the project team selected 12 participants from Sukkur and seven from Karachi to conduct a pilot monitoring of mobile accounts for three months (May to August 2022) to identify obstacles and opportunities for mobile account utilization. It was found that such services are inconvenient on many levels. In addition, since new services are introduced daily and technology develops quickly, it is challenging for FHBWs to stay current with information on services such as small loans for women, saving services, and micro insurance provided by mobile banks, even though it is necessary for FHBWs to do so, highlighting the importance of financial education.

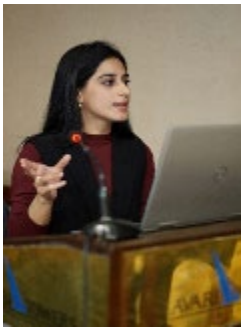
- **Development and dissemination of financial education videos**: In collaboration with TFS, the project team developed a financial education video series that included six topics on the basic financial knowledge required to start a business and digital finance. It was promoted through TFS's digital platform, and the video had more than 4,200 viewers at the time of its completion. To disseminate the content to a wider audience, an online video game was developed to attract younger female viewers.



Online video game for financial education

- **Financial inclusion event to disseminate experience:** To officially close the collaboration activity with TFS after their merger, an event was held to disseminate the findings and lessons learned through the collaboration in December 2022. Approximately 50 participants from the banking sector, fintech

companies, and donor agencies attended the event at the venue or online. The CEO of TFS discussed the challenges they faced in the pilot study in providing digital financial services to women in rural areas. A panel discussion was held to exchange ideas on how to tackle this barrier in Pakistan and on the lessons learned from the global experience. The digital committee product was officially handed over by TFS to Bank Alfalah during the event.



TFS presentation

Panel discussion

Discussion

1-3-4 Formal employment promotion & career education in Karachi

This section reports on the activities of Output 5, which aimed to sensitize community members and private companies to the benefits of formal female employment as an alternative way of working for the next generation of FHBWs. During the first half of the period, awareness-raising activities for businesses and communities were conducted in Karachi along with WDFP to promote women's employment in the formal sector. However, as it was found that the activities could not be expanded and sustained by WDFP and WDD,[10] so the policy was changed to "career education" in the second half of the period. In that period, school sessions were piloted on a small scale, followed by career education in 21 schools in Karachi, with the cooperation of the School Education and Literacy department (SELD) of Sindh. Career education aims to enable students to explore and select career paths or occupations based on their understanding of their personal characteristics and vocational options. This includes case studies on formal employment, guidance on CV preparation, and ways to read job information. In this context, materials developed for the promotion of formal employment were utilized for career education.

- **Awareness activities for communities and companies**: The project, in collaboration with WDFP, organized two community awareness seminars in June 2019 and four company awareness seminars in July 2019. Youth volunteer leaders expanded the community activities by organizing small sessions. The project provided TOT training for youth volunteers, and small sessions for the community were provided by youth leaders since September 2019. The seminars and sessions were effective in enhancing the participants' awareness of the increase in female employment in the formal sector.
- **Small sessions in communities**: In collaboration with WDFP, the project continued with small sessions in communities, where the project team shared successful cases of working women and of a company

[10] WDFP is implementing donor-funded project activities, but its ability to sustain awareness-raising activities with other donors is not certain. WDD does not have the capacity to carry out field activities. Some private companies are willing to recruit women workers, but the labour market as a whole is oversupplied, and the need is low enough to justify investing in community awareness-raising.

that provides a better environment for female employees in order to increase interest among both women and men in female employment in the formal sector. Between November 2019 and January 2020, the project team and WDFP conducted eight sessions with 141 participants in Maripur and Baldia. After the sessions, the project held a ceremony on February 6, 2020, to show our gratitude to the 19 youth leaders who conducted the sessions with the support of WDFP.

- **Women sessions:** The project team developed three new materials for use in sessions in the 2nd year: 1) lecture presentations on the economic benefits of working in the formal sector, 2) life games (board games that inform about the importance of social security), and 3) video messages from working women. The project team began awareness activities in the 2nd year by providing TOT sessions to young women along with WDFP members and six youth leaders on November 4, 2020. The project team and WDFP conducted 20 sessions (10 sessions for each area) with 313 participants (155 in Maripur and 158 in Baldia) between November 2020 and January 2021.[11]

- **School sessions:** After completing the young women's sessions, the project team and WDFP piloted another type of session, career awareness sessions at high schools targeting students in grades 9 and 10, who participated in activities designed to provide 1) self-understanding, 2) an understanding of various occupations, and 3) motivational experiences that could enhance their interest in exploring future options. Eight sessions were conducted at eight schools (six private and two government schools) in Maripur and Baldia, attended by 170 students (78 girls, 92 boys).

School session in Baldia

School session in Maripur

- **Male sessions:** The project team delivered a male awareness session by providing a TOT to WDFP members and four youth leaders on August 17, 2021. After the TOT, the project team and WDFP started a male awareness session for male residents in Maripur and Baldia. The project team and WDFP completed a series of male awareness sessions involving 105 male residents in Maripur (five sessions) and Baldia (four sessions) between August and November 2021.

[11] WDFP does not currently conduct these awareness raising activities (as of the project end), as WDFP carries out activities in the form of donor-contracted projects with donor funds. It is not expected that awareness-raising activities will be carried out by WDFP unless it is commissioned to carry out similar activities by other donors.

Male awareness session in Baldia

Male awareness session in Maripur

- **Career education:** The project team and WDFP reviewed the first pilot career education sessions implemented at high schools in Maripur and Baldia between March and April 2021. We agreed to consider their 1) effectiveness, 2) simplicity, and 3) replicability, assuming that the next pilot session should be conducted by teachers at public schools. Based on the results, the project team improved the modules and developed new materials, such as occupational cards and storytelling videos.

  On February 7, 2022, WDD and the project team met with the Secretary of SELD to seek collaboration in pilot career education at public schools by targeting grade 8, 9, and 10 students. Both parties agreed on a career education plan, and the project team submitted the teacher manual on March 31, 2022, for the approval of the Sindh Teachers Education Development Authority (STEDA). The teacher manual was approved by STEDA on August 16, 2022, after discussion and modification.

Trying the prototype of an occupational cards sorting activity for career education with WDFP members

Meeting with Secretary, School Education & Literacy Department for career education (February 2, 2022)

SELD selected 21 schools and 63 teachers from among all the districts of Karachi for participation in the pilot sessions. After preparing the training materials, the project team held a mock session with WDFP members and WDD project staff to examine the activities at the end of August, and two-batch TOTs were then organized for the selected 63 teachers. The first TOT batch was administered to 29 teachers on September 21 and 22, and the second batch was administered to 32 teachers on September 27 and 28, with close collaboration between WDD and SELD. The TOT was attended by the Executive Director of STEDA and the Director General of Provincial Institute for Teacher Education (PITE). Soon after completing the TOT, the teachers started sessions at their schools, while WDD, WDFP, and the

project teams monitored their field sessions.

The TOT on career education in September 2022

The TOT on career education in September 2022

The TOT on career education in September 2022

The TOT on career education in September 2022

The project team and WDD completed pilot sessions on career education for students in grades 8, 9, and 10 in collaboration with SELD at 21 selected high schools between October and November 2022, resulting in a total attendance of 5,063 students (41% girls and 59% boys). WDD officers visited these schools to monitor them and collect feedback from the students. Both quantitative and qualitative feedback showed that the sessions were well-accepted by students regardless of gender and that the sessions were as effective as expected, although the contents and operations had room for improvement. The project team and WDD reviewed the results of the pilot sessions and prepared project recommendations for SELD by including lessons learned from similar activities conducted in neighboring countries. The presentation of the pilot reviews and policy recommendations was submitted to a focal SELD on March 22 for further discussion and consultation.

Career Education Session
Activity #4: Occupation cards sorting
(GBSS#1-5F)

Career Education Session
Activity #3: Self-assessment test
(GBSS Bazata Line)

SELD has made an effort to reflect the proposal made by the project and continues discussions with the JICA education adviser and JICA Pakistan to address recommendations for integrating the contents of career education with existing textbooks as of the end of September 2023.

1-3-5 Toolkit development

(1) Development of Social Business Promotion Training

Social business promotion training consists of online training material for university students, entrepreneurs, and NGO staff interested in social business, developed based on the experience gained by supporting Star Model IG in the Graduation model pilot activity with the SRSO. In the Star Model support in Sukkur, a project business development specialist designed products that met the tastes of the urban high-end market while considering the technical limitations of the FHBWs they supported while providing them with technical guidance and quality control, thereby exploring the high-end market successfully. This initiative is a good example of a social business with FHBW as its producer.

It is not easy for FHBWs with limited skills, knowledge, and resources to create high value-added products and access high-end markets alone. Increasing the number of such social business initiatives will expand opportunities for FHBWs to improve their livelihoods and wellbeing. Against this backdrop, social business promotion training was developed to promote social businesses that target FHBWs and the poor.

A self-learning system for social business promotion training was developed in June 2022 using the Thinkific platform (https://socialbusinesspromotion.thinkific.com/courses/training). Training consisted of four sessions and two exercises, and required approximately five hours. As of September 1, 2023, 467 people had participated in the training, and 55 had completed it.

Six interns were selected from among those who had completed the self-learning course. Six interns, three students from Begum Nusrat Bhutto Women's University and three students from Jinnah University for Women, were selected in July 2022. The internship program consists of online sessions, field visits to Sukkur and Karachi, the development of business ideas, and final pitch events.

The final pitch event of the social business promotion training, which was postponed from September due to the severe flood in Sindh Province, was held on November 2, 2022, at the National Incubation Center, Hyderabad. There were 94 participants, including interns and their family members, university students, entrepreneurs, WDD officers, and representatives of the Women's Chamber of Commerce in Hyderabad.

The interns demonstrated positive behavioral changes by preparing and presenting their business ideas with confidence, although they had no experience in developing business ideas or presenting them in front of large audiences. The event was also a valuable opportunity for WDD new staff to learn how to organize an event to promote toolkits, and for existing WDD officers to gain an understanding of the project activities and project toolkits. The WDD officers who joined the event were keen and active in discussions, thus demonstrating their potential as toolkit promoters.

Discussion with CEO WDFP

Meeting with WDD Secretary

Meeting with CEO SRSO

Interview with BDG

Presentation by an intern at social business promotion training internship final event

Group photo with interns

Although social business training requires an online environment, it is a very convenient tool that allows students to learn at their own pace without having to worry about location, time, or cost. Marketing used

to be a discipline that could be studied only in business schools or business courses; students in arts or science courses had no opportunity to be exposed to it, and local universities were constrained by a lack of teachers who could teach it. In many cases, marketing knowledge is also lacking among NGO staff who support women's businesses, and spreading knowledge through Graduation models is highly effective. Although dissemination during the project period was limited by time and resource constraints, greater dissemination is expected through WDD in the future.[12]

(2) Toolkit development

- **Concepts of toolkits types:** The project team reviewed the contents of pilot activities and proposed three types of toolkits under the project: 1) Graduation model toolkit based on pilot activities of Outputs 2, 3, and 4; 2) social business promotion handbook based on STAR model IG support for pilot activities in Sukkur; and 3) career education based on pilot activities for formal employment promotion (Output 5).

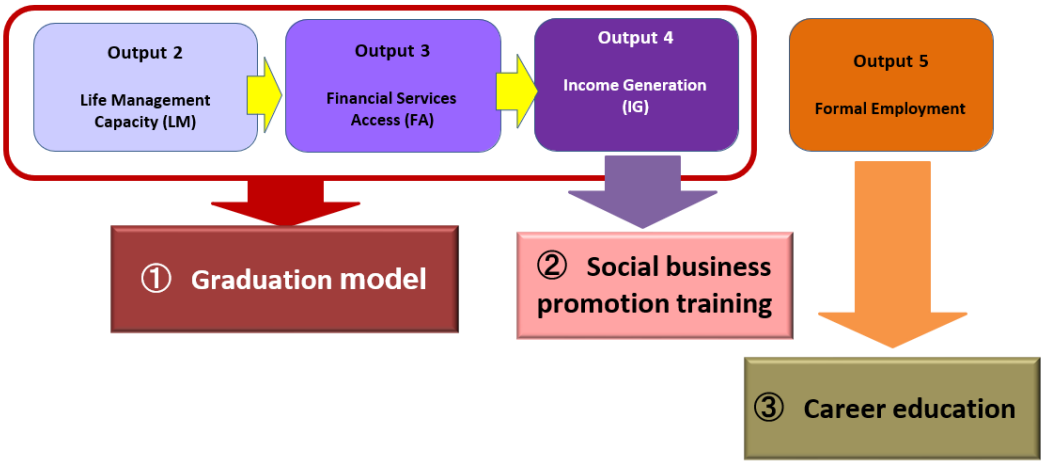


Figure 2-3: Relation between output and toolkit

The project team also proposed which target beneficiaries and target organizations would use the toolkits (as shown in Figure 2-4), to which WDD agreed.

[12] Since WDD's project staff were posted in August 2022, they have taken the lead in implementing internship programs and developing promotional plans for social business training. In January 2023, the project team began training existing WDD staff on a toolkit that includes social business training. However, there was some confusion among WDD staff between the Graduation model and the social business promotion training, and it was decided to focus the dissemination of the toolkit on the Graduation model. Training for the social business promotion training was conducted for WDD Outward officers in July 2023. Although dissemination since then has been limited, it is believed that a certain degree of dissemination by WDD is possible given the ease of social business promotion training dissemination compared to that of the Graduation model.

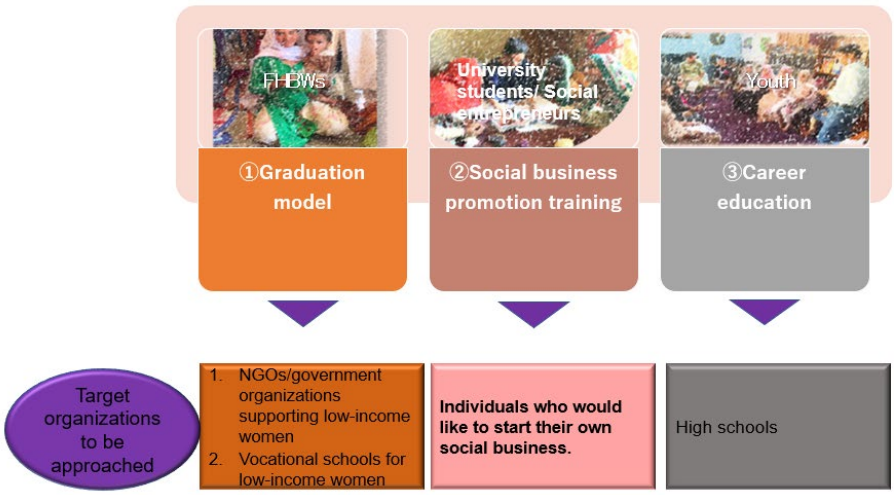


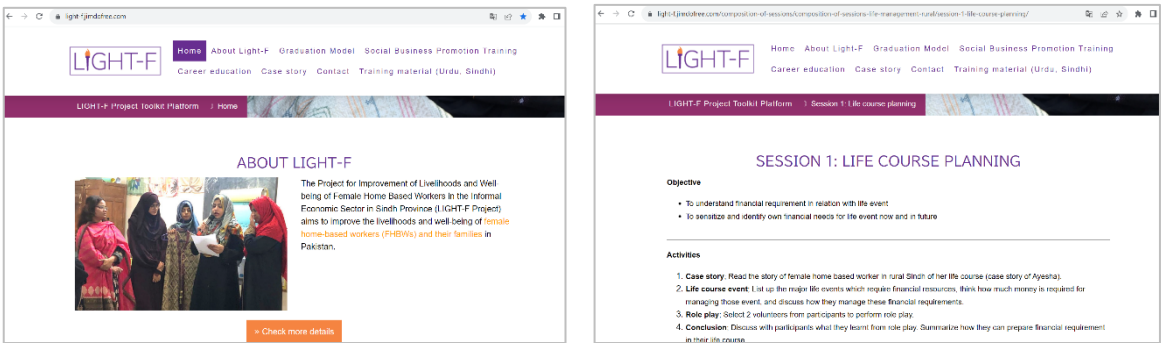
Figure 2-4: Target beneficiaries and users of Toolkits

- **Development of toolkit platform:** The toolkit was developed to collect all outputs and know-how through pilot activities so that WDD and other FHBW support organizations could make use of such knowledge. After the completion of the project, WDD is expected to continue disseminating the toolkit to organizations and individuals who support FHBWs to help continue and expand activities designed to improve their livelihoods and wellbeing. The project team began developing the platform in Stage I using a website development tool (Jimdo; https://www.jimdo.com/) and finalized it in October 2023. Table 2-7 shows the content, targets, and expected users of the toolkit.

Table 2-7: Target and expected users by toolkit component.

Component	Target	Expected users
Graduation model	Group FHBWs in a rural area	・ NGOs and governmental organizations, including WDD, that support low-income women
	Individual FHBWs in an urban area	
	Students in vocational training institutes	・ Training institutes, including STEVTA, for low-income women
Social business handbook	Entrepreneurs (who want to run inclusive businesses for FHBWs)	・ Universities in rural areas where no business is taught ・ NGOs that support women's businesses
Career education	Youth (career education)	・ High schools

A toolkit platform website (https://light-f.jimdofree.com/) was developed in July 2023. The necessary training materials are available on the website.



Toolkit platform website

- **Promotional tools for disseminating the toolkit:** WDD and the project team agreed on the information required to promote toolkit usage and on how to communicate the information through the platform and via other activities, as Table 2-8 shows.

Table 2-8: Information required to promote toolkit usage.

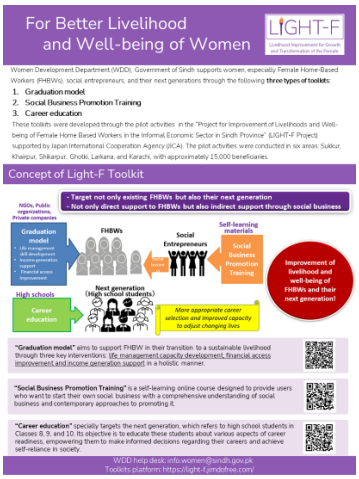
Stage	Required information	Materials on platform	Promotional activities by WDD
Planning	• Outlines and benefits of toolkit • Required resources such as personnel, cost and time for implementing toolkit • Outlines of how to use the toolkit	- Introductory video - User guides - Case story	- Posting through social media - Information sharing through by WDD officers
Implementation	• Tools • Procedures to use tools, necessary preparation and implementation structure • Good practices and lessons • Help desk for trouble shooting	- Tools such as Training materials - User guides - Case stories	- Help desk at WDD - Periodical TOT workshop
Evaluation	• Evaluation methods, areas of evaluation. Actions taken based on evaluation	- User guides - Iinstructions for Baseline survey and Endline survey	- Help desk at WDD - Experience sharing seminars

➢ **Introductory videos for each toolkit:** The project team developed short promotional videos for each toolkit to introduce concepts to potential target organizations and individuals. Six videos were developed and were uploaded to the toolkit platform and WDD's Facebook account to reach potential users.

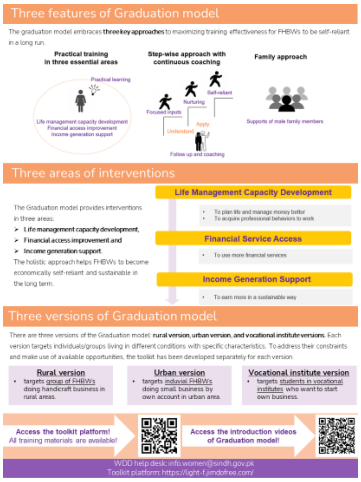
Table 2-9: List of toolkit promotional videos

Toolkit	Contents	URL
Graduation model	1. Introduction of Graduation model	https://www.youtube.com/watch?v=31ZWl2DFC04
	2. Introduction of Life Management 1 (Life planning and managing money)	https://www.youtube.com/watch?v=vRdg2XiCriI
	3. Introduction of Life Management 2 (Work ethics and discipline)	https://www.youtube.com/watch?v=NJN5EUkj69M
	4. Introduction of Income Generation/ Financial Access	https://www.youtube.com/watch?v=X5VR1gtHKHk
5. Social business promotion training		https://www.youtube.com/watch?v=7G05NIZ910A
6. Career education		https://www.youtube.com/watch?v=x_BufJeS7Rw

- **Flyer of toolkit type and Graduation model:** Two types of flyers were developed as one-page explanation papers to communicate the concepts of the toolkits and Graduation model. There are two types of flyer. One explains three types of toolkits: the Graduation model, social business promotion training, and career education. The second focuses on the Graduation model and describes its features as well as good practices during the pilot project.

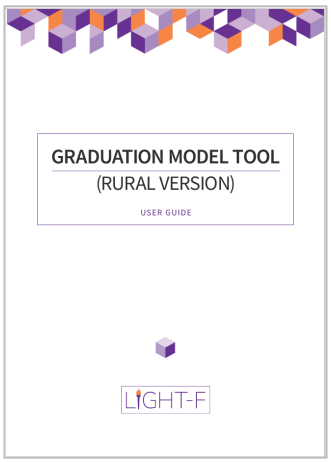


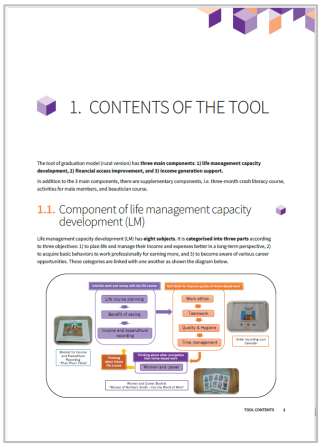
Flyer on three toolkit types

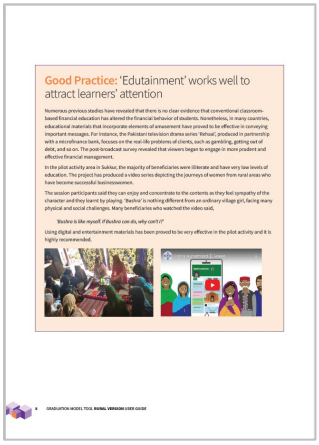


Flyer on the Graduation model

- **User guides of each toolkit:** The user guides were developed to provide outlines on and explain the benefits of each toolkit for organizations and individuals interested in applying the toolkit to their activities. It describes the purpose and steps for implementation, including the required schedule, personnel, and support system. Five types of user guide were developed:
  - Graduation model, rural version
  - Graduation model, urban version
  - Graduation model, vocational institute version
  - Social business promotion training
  - Career education







User guide of Graduation model, rural version

(3) Toolkit application

1) **Collaboration with FBLT Project:** Since August 2022, the project team had been coordinating with 'Data Collection Survey Project Financial Inclusion of HBWs Enterprises through Business Booster Loan and Trainings' (FBLT Project) run by JICA Pakistan. The FBLT project decided to incorporate LM and IG session modules of Light-F Graduation model into the FBLT project activities. On December 21 and 22, 2022, the team organized a TOT for the FBLT project trainers and HBW leaders. Fourteen of them participated as trainees. Five LM sessions and four IG sessions were delivered to the participants. Trainers were dispatched from SRSO, WDFP, and the project team. The partner organizations and WDD gained experience as TOT organizers and trainers.

2) **Collaboration with GBV initiative in Punjab:** In July 2023, the project team introduced the Graduation model toolkits to the JICA expert in Punjab province—specifically, the Advisor for Promoting a Survivor-Centered Approach for Protection, Rehabilitation, and Economic Empowerment of Gender Based Violence Survivors—on her visit to WDD in Sindh. In August 2023, the project staff along with the WDD's Hyderabad officer conducted an online session with the technical coordinator of Gender Based Violence (GBV) initiative in Punjab to conduct LM session with survivors in the transitional home. The technical coordinator conducted the first two LM sessions in August with 15 transitional home participants in Faisalabad. Other sessions are planned for September 2023.

(4) Toolkit rollout plan of partner organizations

1) **Rollout plan development of SRSO:** Well ahead of preparation of the rollout plan, SRSO management decided to replicate the Graduation model at other BDGs in parallel to the project's 2nd cycle BDG activities. SRSO selected 10 BDGs for replication and started its activities in March 2022. A literacy course was organized for these replication BDGs, as well. Replication activities continued along with the Project's 2nd cycle activities and concluded in March 2023.

   In February 2023, the project team organized a rollout plan workshop at SRSO. The first-day workshop was for SRSO Craft Enterprise Development (CED) department members, and the second day was for SRSO senior management. Both days provided the participants with opportunities to review the outcomes and good practices of the graduation model. Participants developed a draft work plan in each group.

   The first drafts of the three rollout plans were shared with the project team in March 2023. The three plans included 1) a full application of the Graduation model in CED activities, 2) a partial application in the Peoples Poverty Reduction Program (PPRP),[13] and 3) a partial application in the National Poverty Graduation Program (NPGP).[14] The CED's full application plan was finalized in April 2023 and

[13] Peoples Poverty Reduction Program (PPRP) is aimed at reducing poverty at the household level by focusing on women's empowerment and enhanced livelihoods; it is funded by the Government of Sindh. It is comprised of community mobilization, community investment funds, income generation grants, a vocational training program, low-cost housing, kitchen gardens, a village improvement program, and enterprise development funds. The program duration of PPRP Phase II (ongoing) is 2020 to 2025. PPRP Phase III (approved) will run from 2022 to 2025.

[14] National Poverty Graduation Program (NPGP) is a flagship initiative for reducing poverty, supported by the International Fund for

approved by the SRSO board. CED selected five BDGs for year 2024/25 (two from District Khairpur and three from District Larkana) in July 2023.

On the other hand, partial application rollout plan became a more practical application. CED field staff visited and conducted graduation model sessions at the site of PPRP. The demonstration inspired interest in the sessions among both beneficiaries and PPRP field staff, which led to a TOT conducted by SRSO.

A TOT for SRSO field staff of PPRP and the Microfinance Department was organized in September 2023; 21 participants joined the one-day TOT and developed action plans. They were expected to incorporate Graduation model sessions into their daily activities. Their progress will be followed-up and shared among a group of 21 staff members and the CED staff.

SRSO rollout plan workshop

TOT on Graduation model for SRSO staff

2) **WDFP rollout plan development:** WDFP, WDD, and the project team began discussing the rollout plan in February 2022 by organizing a preparatory workshop. The workshop described the history of WDFP organizational development, three scenarios for the rollout plan, and organizational bottlenecks, such as a lack of income sources and uncertain staff employment continuity, which were attributed to their dependency on donor project-based activities. WDFP management deepened their discussion and highlighted one of the three scenarios, which was to develop a Training Wing at WDFP that could play a pivotal role in marketing their training (including the Graduation model of Light-F) to other NGOs, universities, and private companies.

WDFP presented its rollout plan at the 4th JCC meeting on November 15, 2022. According to the plan, WDFP aims to provide training (including the Graduation model) through the Training Wing to other NGOs, projects, and private companies. WDFP listed 10 potential partners in the plan. WDD and the project team monitored the progress of the implementation through monthly PPCC meetings. WDFP applied part of the Graduation model training for trainers and volunteers of a new project, titled Rights and Advancement of Marginalized People (RAMP), in December 2022. WDFP has continued their efforts to apply the Graduation model training with the Awaz e Niswan Project (May and June 2023), and the Business Skills Development and Marketing Skills Development by HANDS (September 2023).

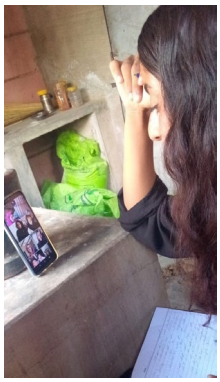
Agricultural Development (IFAD) and the Government of Pakistan. The program is comprised of social mobilization, asset transfer, interest free loans, and skill training. The program started in November 2017, and the implementation closing date is set for December 21, 2023 (as of October 2023).

3) **STEVTA rollout plan development:** Preparation for developing a rollout plan began in November 2022. This was followed by a meeting between STEVTA Head Office, the Government Vocational Institute for Girls (GVIG) Sukkur, and the project team on January 26, 2023. The GVIG Sukkur and STEVTA head offices held a series of discussions in February and March 2023 to finalize the plan, and the plan was submitted to the project team on April 13, 2023. The STEVTA rollout plan aims to disseminate Graduation model training to 21 institutes in six regions of the province over three years. The rollout plan was approved by the managing director of STEVTA in July 2023. STEVTA organized TOTs to train teachers at 21 institutes in September 2023, and the project team supported the capacity development of STEVTA teachers by 1) sending experienced staff members to supervise their training and 2) providing essential equipment and material for training activities.

1-3-6 Additional flood rehabilitation assistance

Although the living conditions of beneficiaries affected by the flood in August 2022 improved after relief assistance was received, BDG members are required to rehabilitate their livelihoods via a stabilized income by strengthening the capacity of CED, which organizes the production and sales of handicrafts produced by BDGs. Given this background, additional flood rehabilitation assistance was approved by JICA, and a detailed activity plan was developed in collaboration with the project team and SRSO. The purpose of the collaboration is to strengthen the capacity and increase the efficiency of CED operations by enhancing the use of digital technology, thereby increasing the income of BDGs and facilitating the rollout of the Graduation model.

The minutes of the meeting were signed by WDD, JICA, and SRSO in March 2023, and the activity was conducted from June to October 2023. In all, 75 members from 25 newly selected BDGs participated in training on the basic use of smartphones, SNS, and mobile accounts. Members of the 1st and 2nd cycle BDGs were selected and trained as digital trainers, and they conducted field training. As a result, all participants were able to communicate with CED staff smoothly using WhatsApp and voice messages, and business relationships were strengthened.



2. Achievements of the Project

2-1 Outputs and indicators

The tables below list the achievements of the indicators by outcome as of September 2023. All indicators were achieved by the end of October 2023. The results of the pilot activities of the 2nd cycle in Sukkur and STEVTA are provided as reference data in Output 2 to Output 4 because these activities were implemented as scale-up activities.

Output1: Capacity of WDD in promoting the toolkit to improve livelihoods of FHBW HHs through PPP is enhanced	
Indicators for Output 1	**Achievement at the project end**
1-1. 160 of training seminars and workshops for public and private sectors (NGOs included) that WDD staff delivered contents as trainers and resource persons	239

Output2: Capacity of target FHBW HHs in life management (LM) skills is improved	
Indicators for Output 2	**Achievement at the project end**
2-1. Based on LM training, 350 FHBWs produces saving plan for life course event	547
2-2. No. of FHBWs who record their own income and expenditure is increase to 25 %	<Sukkur 1st cycle> Baseline: 3 (6%) -->Endline: 46 (96%) < Karachi> Baseline: 12 (24%) -->Endline: 35 (88%) Reference data: <Sukkur 2nd cycle> Baseline: 0 (0%) -->Endline: 20 (40%) <STEVTA> Baseline: 5 (8%) -->Endline: 47 (96%)

Output 3: Capacity of target FHBW HHs to access to financial services is improved	
Indicators for Output 3	**Achievement at the project end**
3-1. No. of target FHBWs who save income from HBW is increased to 85%	<Sukkur 1st cycle> Baseline: 36 (72%) --> Endline: 48 (100%) <Karachi> Baseline: 29 (57%) --> Endline: 39 (98%) Reference data: <Sukkur 2nd cycle> Baseline: 37 (74%) --> Endline: 47 (94%) <STEVTA> Baseline: 20 (32%) --> Endline: 48 (98%)
3-2. 500 FHBWs and their family members participated in financial literacy activities	658

3-3. New financial services (including digital) for FHBWs and their family members are developed (At least one)	2 1) Financial education video 2) Digital committee service
3-4. 3,000 FHBWs and their family members used financial services developed under the project	4,145

Output 4 Target FHBWs acquire knowledge and skills necessary for income generation	
Indicators for Output 4	**Achievement at the project end**
4-1. 50% of FHBWs increased earnings from HBW	<Sukkur 1st cycle> Baseline: Average: 13,566 PKR/ 3 months Median: 9,000 PKR / 3 months --> Endline: 46 (94%) <Karachi> Baseline: Average: 14,029 PKR/ 3 months Median: 8,000 PKR / 3 months --> Endline: 34 (85%) Reference data: <Sukkur 2nd cycle> Baseline Average: 6,034 PKR/3 months Median: 3,750 PKR/ 3 months --> Endline: 45% (90%)
4-2 70% of target FHBWs improved their business skills	<Sukkur 1st cycle> 100 % <Karachi: WDFP> 98 % Reference data:[15] <Sukkur 1st cycle> Baseline: N/A ->Endline: 12 out of 13 skills <Karachi: WDFP> Baseline: 4.4 out of 18 skills ->Endline: 14.8 out of 18 skills <Sukkur 2nd cycle> Baseline: 3 out of 13 skills ->Endline: 9 out of 13 skills <STEVTA> Baseline: 4.8 out of 18 skills ->Endline: 14.8 out of 18 skills

[15] In addition to their perceptions of their own business skills, the respondents were questioned about specific skills both in the baseline and endline surveys to provide a more objective understanding of the business skills they had acquired. The results are provided as reference data.

4-3. No. of support resource[16] that target FHBW can access is increased to 4.00	<Sukkur 1st cycle> Baseline: 2.74 --> Endline: 4.70 <Karachi> Baseline: 2.41 -> Endline: 4.05 Reference data: <Sukkur 2nd cycle> Baseline: 1.64--> Endline: 3.56

Output 5: Importance of promotion of female employment in the formal sector is sensitized	
Indicators for Output 5	**Achievement at the project end**
5-1. No. of HHs who agree female members work in formal sector is increased to 70%	<Karachi> Baseline: 37 HHs (73%) -> Endline: 37 HHs (93%)
5-2. 10 companies[17] which encourage employment of female workers	10

Output 6: Toolkit is developed based on the Outputs 2 to 5	
Indicators for Output 6	**Achievement at the project end**
6-1. The toolkit is approved by JCC	WDD authorized the toolkit on October 18, 2023, by issuing a letter. Toolkit was approved by JCC on October 31, 2023

2-2 Project purpose and indicators

The project purpose and achievement indicators are shown below.

Table 2-10: Achievement of project purpose

Indicators for Project purpose	Target	Achievement at the project end
1. X of organization which has applied the toolkit	70	124
2. The toolkit is authorized by WDD	Approved by JCC	Toolkit was approved by JCC on October 31, 2023

The project purpose in terms of the number of organizations that applied the toolkits was achieved. The target value was set at 70 by the JCC on November 2, 2022, based on the number of organizations that had applied the toolkit and assumptions about the organizations that were expected to apply it in the future. By the end of

[16] "Support resources" refers to public/private organizations and/or human resources that assist FHBWs with skills, funds, and information.

[17] Companies that implement any positive action to support the employment of female workers, including by providing training, increasing the number of female employees, or improving the facilities or environment of female workers.

the project, 124 organizations/areas had applied the toolkit by participating in pilot activities. Table 2-11[18] provides a breakdown of the organizations that applied the toolkit. BDGs account for the largest number (55), followed by schools (29) and NGOs (13).

Table 2-11: Organizations that applied the toolkit

Organizations	Actual
BDGs	55
Schools	29
Companies	10
Business schools	4
Financial institutions	3
Training institutes	4
NGO	13
STEVTA	2
WDD facilities	3
Others	1
Total	124
Target	**70**

Table 2-12 provides a breakdown of the organizations and beneficiaries that applied each toolkit type.

Table 2-12: Toolkit type applied by organizations and beneficiaries

Toolkit	Organization	Beneficiaries
Graduation model	77	10,755
Social business promotion training	4	579
Career education	43	5,730
Total	124	17,064

While one target indicator of the project purpose has already been achieved, the project is making progress in developing and promoting the toolkit for the remaining indicator, and WDD authorized the toolkit (approved by JCC on October 31, 2023) by the end of the project period.

3. History of PDM Modification

PDM was developed and modified as shown in Table 2-13. There were no modifications during Phase 2, except for two extensions of the project period.

Table 2-13: History of PDM modifications

Version	Process of development and modification	Timing
PDM version 0	The original framework was developed by the JICA basic planning survey in 2015.	JICA basic planning survey in 2017.
PDM version 1	The PDM framework was modified based on discussions and surveys conducted in Phase 1; it was approved by	Phase 1 conducted between 2017 and 2018

[18] Based on the way PDM is formulated, the numbers of organizations and beneficiaries that applied the Graduation model for LM, IG, and FA were calculated separately.

	JCC in February 2018.	
PDM version 2	The project period was extended to August 2023 via R&D amendment in August 2021.	August 2021 during Phase 2, affected by COVID-19
PDM version 3	The project period was extended to December 2023 via R&D amendment in May 2023.	May 2023 during Phase 2, affected by flood disaster

4. Others

4-1 Results of Environmental and Social Considerations

N/A

4-2 Results of Considerations on Gender/Peace Building/Poverty Reduction, Disability, Disease infection, Social System, Human Wellbeing, Human Rights, and Gender Equality

The project's main framework is to target marginalized women (including those living under the poverty line), enhance their capacity, and empower them, thus leading to gender equality. In addition to creating outputs for each activity, the income generation of women driven by the project has improved the position of women inside their families, as male family members have become aware of the women's improved capabilities and have come to respect them. This was evident when the project provided emergency support for project beneficiaries during the COVID 19 pandemic and the flood disaster. The project supported beneficiary households in economically challenging situations by setting project beneficiaries as points of contact. Targeting women as first contacts was found to be effective in providing appropriate support, as they knew the immediate needs of their family members. In addition, the fact that they obtained support from the project in a difficult economic situation strengthened the positions of the women in their households.

Chapter 3 Results of Joint Review

The project was jointly evaluated by the project team and WDD counterparts in accordance with the PDM and PO. The evaluation was conducted based on the Six DAC Evaluation Criteria.

1. Results of Review based on DAC Evaluation Criteria

1-1 Relevance

The relevance of the project is evaluated as **High** based on the factors below.

(1) Consistency with Pakistani Development Policy

The project's objectives and activities are consistent with the development policies of Pakistan in terms of capacity development for HBWs, the promotion of female formal employment, and women's digital skill and financial literacy development, as follows.

- **"Sindh Home Based Workers' Policy 2017"**: The provincial policy on HBWs was established in May 2017. Sindh Province approved the Home-based Workers Act in May 2018.[19] The policy aims to recognize and accept the rights of HBWs through legislative and administrative actions; accord legal equality; and focus on their needs, concerns, and demands through an institutional approach at all levels. While legislation on and legal matters of HBWs are outside the scope of the project, the project contributes to the capacity development of HBWs in terms of skill enhancement and access to finance and markets. This is consistent with three components of the key policy measures emphasized in the provincial policy: 1) "access to skill enhancement training"; 2) "access to credit, land ownership, and assets"; and 3) "access to market challenges and linkages."
- The National Financial Inclusion Strategy focuses on improving financial awareness and capabilities among consumers and small and medium-sized enterprises (as Driver 4). The project intervenes in the financial awareness goal as part of Output 3 by developing training modules such as animation videos and games for women to equip them with basic knowledge and enhance their financial capability.
- The Digital Pakistan Policy aims to empower youth, women, and girls using IT (as one objective). The project helps enhance digital usage among women by conducting training sessions as part of Output 4 so that they can access information and the market while staying at home.
- Pakistan Vision 2025, a national multi-sectoral strategic document covering 2014–2025, identified seven priority areas. Among these, Pillar 1 ("People First") set developing social and human capital and empowering women as goals. Under this pillar, one goal is to "improve the primary and secondary gender parity index to 1 and increase the female workforce participation rate from 24% to 45%." The project conducts activities aimed at promoting the formal employment of women by raising community awareness and introducing career education for youth as part of Output 5, which is consistent with the goal of Pillar 1.

[19] The rules of the act were passed in January 2020.

(2) Consistency with Development Needs

The project's objectives and activities are consistent with the development needs, as follows.

- In Pakistan, women are excluded from economic activities, with a limited labor participation rate of 25%,[20] and Pakistan ranks 145 out of 146 countries in the Global Gender Gap Index (2022). Improving women's status is a government priority.
- In the informal sector, female workers are mostly home-based workers. Female home-based workers—including female artisans, entrepreneurs, and skilled women in Sindh Province—face various obstacles preventing them from participating in economic activities and improving their livelihoods and wellbeing. Previous surveys and a JICA basic planning survey revealed that home-based workers face problems such as 1) unstable and unfair wages, 2) poor working environments and health problems, 3) low productivity, 4) low negotiation power because of a lack of organization, 5) limited access to the necessary financial services and training, and 6) no access to insurance against accidents/illness and basic social security. The project addresses these challenges and helps improves the livelihoods and wellbeing of FHBWs by developing the capacity of individuals, groups, and partner organizations supporting FHBWs.

(3) Appropriateness of project plan and approach

The project's plan and approach are appropriate for responding to the development needs, as follows.

- Through the JICA basic planning survey and a one-year planning phase (Phase 1), the project was designed based on the findings about the actual situation and the needs of the beneficiaries and relevant organizations. This preparatory method was appropriate for 1) considering which interventions were acceptable to the beneficiaries and 2) identifying and selecting relevant partner organizations.
- Based on survey results, the project set a strategic policy titled "SPIN," which is composed of "Stepwise Approach," "Public Private Partnership," and "Invest in the Future."[21] "Stepwise Approach" is defined by the Light-F Graduation model, which was based on the Graduation approach,[22] as explained in "7. Expected Outputs" in Chapter 1 and "1-3-2 Graduation Model activities (1) Overview of Graduation Model" in Chapter 2. The Graduation model, in which all interventions are completed within a certain period, was found to be appropriate for enabling FHBWs to absorb new knowledge and apply it in their daily lives by maintaining their motivation to change behavior.
- Under the overarching directions indicated by the SPIN policy, the project took an agile design approach to creatively adjust or add activities in response to explicitly identified needs by conducting activities in the field and making changes amid the circumstances of the COVID-19 pandemic and flood disaster. This approach was enabled by reviewing the activity policy, content, and schedule in a flexible manner

[20] ILO data 2022

[21] Public–private partnerships were found to be necessary when project activities were designed, as various types of interventions are required in multiple fields to enable improvements in the livelihoods and wellbeing of FHBWs and their families. The project thus established partnerships with organizations in the private sector and with civil society organizations throughout all project stages. "Invest in the future" means targeting the younger generation in interventions meant to promote formal employment and the use of digital technologies.

[22] In applying the Graduation approach, the project utilized lessons learnt from a prior JICA project, "Project on Life Improvement and Livelihood Enhancement of Conditional Cash Transfer Beneficiaries through Financial Inclusion" (Honduras), as was expected in the JICA's ex-ante evaluation.

in close collaboration with the relevant stakeholders. This approach was appropriate in that it helped optimize activities, improve the motivation of those involved, and achieve and sustain results such as 1) the development of a three-month functional literacy course, 2) intensive interventions and business success for Star Model BDGs, 3) the introduction of career education, and 4) the development of social business promotion training.

- The project established a monitoring mechanism with WDD and organized regular monitoring meetings (PMU and PPCC) for timely updates and problem-solving. This mechanism was appropriate, as it enhanced the effective management of public–private partnerships and established a relationship of trust among stakeholders.
- The project used key approaches for training FHBWs in absorbing knowledge and applying it to their daily lives and economic activities. The key approaches were 1) practical training in three essential areas, 2) a stepwise approach with continuous coaching, and 3) a family approach. The project focused on providing training for FHBWs using familiar, everyday case stories (rather than falling into theory) and encouraged them to practice learning in their lives through continuous coaching, which facilitated their gradual adaptation to new knowledge and technology. These activities were supported by an enhanced understanding of male family members, who have decision-making power in households. These key approaches were appropriate for enabling FHBWs to learn the training content without family interference.

1-2 Coherence

The coherence of the project is evaluated as **High** based on the following factors:

(1) Consistency with Japanese policy

The project's objectives and activities are consistent with Japanese policies, as follows.

- Country Development Cooperation Policy for the Islamic Republic of Pakistan[23]: This sets the "building of a stable and sustainable society through expanding a vibrant middle class" as a basic policy of assistance and aims for gender equality under priority area 2 ("Ensuring human security and improvement of social infrastructure"). The project is included in a program of "support for gender equality."
- The project is aligned with the JICA Global Agenda in terms of gender equality, women's empowerment, and the promotion of digitization. This project aims to improve the livelihoods and wellbeing of FHBWs by supporting their capacity development, including digital literacy, which contributes to the economic and personal empowerment of marginalized women. In addition, the project strives to promote the formal employment of women, which is critical for mitigating the gender gap in women's economic participation.

(2) Collaboration with JICA's other projects

The project created tangible synergetic outcomes with the AQAL Project, and collaborated with other

[23] As of April 2018.

projects by applying training modules developed by the project, as follows.

<Expected in the JICA ex-ante evaluation>

- Advancing Quality Alternative Learning Project (AQAL): Th project developed a three-month literacy course for female home-based workers in collaboration with the AQAL project. The experts of the AQAL project shared their experience in literacy training development and implementation to help the project create the three-month course. A total of 546 women, including the target beneficiaries of the project, completed the literacy course due to the project intervention, which enhanced their record keeping for incomes and expenditures (Output 2).
- Project for Skills Development and Market Diversification (PSDMD) of the Garment Industry of Pakistan: The project team regularly exchanged information with team members of the garment project to improve formal employment promotion (Output 5) but did not achieve synergetic outcomes.

<Not expected in the JICA ex-ante evaluation>

- FBLT project (JICA Pakistan): Since August 2022, the project team coordinated with 'Data Collection Survey Project Financial Inclusion of HBWs Enterprises through Business Booster Loan and Trainings' (FBLT Project) run by JICA Pakistan. The FBLT project decided to incorporate LM and IG session modules of the Light-F Graduation model into the FBLT project activities. On December 21 and 22, 2022, the team organized a TOT for the FBLT project trainers and HBW leaders. Fourteen of them participated as trainees. Five LM sessions and four IG sessions were delivered to the participants. Trainers were dispatched from SRSO, WDFP, and the project team.
- GBV initiative (JICA Pakistan): In July 2023, the project team introduced the Graduation model toolkits to the JICA expert in Punjab province (i.e., the Advisor for Promoting Survivor-Centered Approach for Protection, Rehabilitation, and Economic Empowerment of Gender Based Violence Survivors on her visit to WDD in Sindh). In August 2023, the project staff along with the WDD Hyderabad officer conducted an online session with the technical coordinator of the GBV Initiative in Punjab to conduct an LM session with survivors in a transitional home. The technical coordinator conducted the first two LM sessions in August with 15 transitional home participants in Faisalabad. Other sessions are planned for September 2023. One project member and one WDD officer attended the final GBV initiative in October 2023.
- Collaboration with the education policy advisor is in progress as of the end of October 2023 to integrate the contents of career education into existing textbooks under the curriculum of Sindh Province.
- The project expert presented the Light-F project as a case study at the JICA Knowledge Co-creation Program on Rural Women's Empowerment in September 2023.
- The project team conducted a meeting in September 2023 concerning a data collection mission and confirmation survey on livelihood improvement through vocational training for Afghan refugees and their host communities in Pakistan for the possible application of the Graduation model to pilot activities for FHBWs. They were willing to apply the Graduation model to pilot activities for female refugees. Both parties agreed to continue sharing information.

(3) Consistency with global frameworks

- PC-1 of WDD clarified that the project would directly address SDG 5 ("achieve gender equality and empower all women and girls") by providing technical training and financial services that would allow them to enhance their ability to manage their households and economic activities. It also expected that the project would contribute to SDG 1 ("End poverty in all its forms everywhere") and SDG 10 ("reduce inequality within and among countries") by improving the socioeconomic status of women over the long term.

1-3 Effectiveness

The effectiveness of the project is evaluated as **High** based on the following factors:

(1) Degree of achievement of project purpose

The project has achieved its purpose ("application of the toolkit developed through public–private partnership [PPP] to improve livelihoods of FHBW HHs is promoted,"), as the two indicators described in Table 3-1 were achieved.

Table 3-1: Project purpose

Indicators	Results
1) 70 of organization which has applied the toolkit	124 organizations have applied the toolkit as of October 2023
2) The toolkit is authorized by WDD	The toolkit was approved by JCC on October 31, 2023.

(2) Contributions to achieving the project purpose

The contributing factors in the achievement of the project are as follows.

- Results creation in the early stage and subsequent expansion by SRSO: The pilot activities of the project produced visible results among FHBW beneficiaries in terms of behavioral changes (record keeping of household accounts, literacy capabilities, and digital usage) and business growth in the Star Model BDGs as success examples. The effective interventions in the early stage of the project helped foster understanding and support among the decision makers within SRSO, which allowed the organization to replicate the application of the toolkits and expand the training to other areas with their own resources during the project period.
- Strategy shift in formal employment promotion: Based on the first-year activities, it was decided that it would not be effective to expand awareness activities for the private sector under the given project setting, and the strategy for Output 5 shifted to career education. With this strategy shift in the middle of the project period, the application of the toolkit was further promoted, and schools were established.
- Public–Private Partnership: The project promoted the participation of stakeholders in the private sector such as NGOs, enterprises, universities, and training institutions whenever relevant activities were carried out. The toolkit was promoted as a course of interaction with various stakeholders, including

STEVTA, which formed a partnership with the project in the latter stage of the project period.

- Gradual development of the toolkit: While verifying the training modules in the pilot activities, the project started developing the toolkit while proceeding to promotion by using draft modules in an agile manner. During its development, the toolkit was equipped with multiple languages, animated videos, and user guidance for effective promotion.

(3) Constraints on achieving the project purpose

The hindering factors are as follows:

Rigid mechanism of PC-1: PC-1 required time-consuming procedures for approval. It was approved in January 2020, 22 months after the project started. Thus, the WDD did not have any financial resources for the project during the first half of the original project period. After PC-1 was approved in January 2020, two years elapsed before half of the project staff members, the Liaison Officer (Karachi), and Account Assistant (Karachi, Sukkur) were recruited by the government, between July and August 2022. However, all the project staff members resigned their positions within one year after recruitment owing to the insecure employment status of the limited contract period under PC-1.

With PC-1 approved, WDD had a budget of PKR 26 million allocated for the project for the 2020/21 fiscal year. However, WDD was not able to utilize the budget because the government suspended disbursements due to the COVID-19 pandemic between 2020 and 2021 and after the flood disaster in 2022.

The project team found a core WDD officer who played a pivotal role in monitoring and sustaining project activities during the project period. However, WDD could not nominate the officer as a counterpart under PC-1, which specifies positions with governmental grades, and the officer could not match the specified positions. If PC-1 undergoes a modification, it requires the same procedure to gain approval, during which all expenditures are to be suspended. For this reason, the necessary WDD officer was not covered by the WDD budget but by the project team as a special exception.

- Security restrictions for Japanese members: Efforts to enhance public–private partnerships to achieve the project purpose were hindered by the security restrictions imposed on Japanese members, especially when establishing new relationships with entities in the private sector. In accordance with the security manual of JICA Pakistan, Japanese members visiting areas identified as “need for high considerations of safety” in Karachi are required to use a SUV, be accompanied by a police officer or security guard, and have a security clearance arranged by the security advisor. Most project activity areas were included in these areas. To provide a security clearance, the security adviser conducts an onsite inspection to check safety equipment and other facilities. Some companies declined Japanese visits by safety advisors at the onsite inspection stage.

1-4 Impact

The impact of the project is **conditionally expected** based on the following factors.

(1) Prospects for achieving the overall goal

The project is conditionally expected to achieve the overall goal ("the number of FHBW households [HHs] who receive some of the services explained in the livelihood improvement knowledge and toolkit (the tool kit) is increased") within three years of project completion.

The PDM provides two indicators for the overall goal, and the target values were agreed upon in October 2023 as follows.

Table 3-2: Indicators for overall goal

Indicators	Target values
1) The number of FHBW HHs to whom WDD, SRSO and WDFP have reached according to their roll-out plans of the toolkit.	24,000 HHs
2) The number of organizations and/or areas where the contents of the toolkit are applied.	144 organizations

1) Methods for setting target values of overall goal

These target values were set based on the achievements to date, as well as the plans and commitments of the relevant organizations after project completion. As the number of beneficiaries depends on the organization applying the toolkit, the following sections explain the number of organizations applying the toolkit, followed by the number of beneficiaries.

- **Number of organizations applying the toolkit**

The number of organizations applying the toolkit is expected to increase from 118 in 2023 to 262 in 2026, by 144 organizations increase as shown below. Thus, 144 is set as the target value of the indicator for the overall goal.

Table 3-3: Actual and foreseeable number of organizations applying the toolkit before the end of 2026

Organization	As of August 2023			2024	2025	2026
	By Project	Out of Project	Total			
WDD	NA	3	3	4	8	12
SRSO	40	10	50	75	100	125
STEVTA	2	0	2	16	32	44
NGO	6	7	13	19	25	31
High school	29	0	29	29	29	29
Company	10	NA	10	10	10	10
University	4	0	4	4	4	4
Financial institution	3	NA	3	3	3	3
Training institute	4	NA	4	4	4	4
Total	98	17	118	164	215	262
The number of organizations applying toolkits to be increased after project completion						144

Note: three organizations in WDD in 2023 included two outside organizations on a trial basis.

The above figures are presented with the following assumptions:

- If an organization applies a toolkit to multiple projects, facilities, or locations, those projects, facilities, groups, and locations are counted as separate organizations. For instance, applying the graduation model to different Darul Amans, the SRSO Business Development Groups (BDGs), STEVTA training institutes, and WDFP projects were counted separately.
- As the PDM counts the beneficiaries of the LM component and IG component of the graduation model separately, they are listed separately when the graduation model is fully applied.
- **WDD**: The Graduation model will be introduced through WDD's inward model to all six Darul Amans (counted as 12 organizations according to the way the project counts the number of organizations, as explained above) in Sindh by 2026. IG component will be introduced into Darul Aman in 2024. A full Graduation model will be introduced for two Darul Amans (counted as four) in 2025 and the remaining two Darul Amans (counted as four) in 2026. WDD will make an effort to apply the Graduation model to Darul Aman in Karachi, which is run by an NGO.
- **SRSO**: Based on the rollout plan, parts of the graduation model are applied to five BDGs annually by Craft Enterprise Development (CED) of SRSO. In addition, 20 trained staff members of SRSO's existing programs (such as the PPRP) will partially apply the Graduation model annually. In total, 25 organizations will apply the Graduation model annually between 2024 and 2026.
- **STEVTA**: Based on the rollout plan, the Graduation model will be fully applied in 22 training institutes, including the one applied in 2023 (counted as two) in Sindh by 2026. Seven institutes (counted as 14) will begin applying it in 2024, eight institutes (counted as 16) in 2025, and the remaining six (counted as 12) in 2026.
- **NGOs**: **WDD** will help three NGOs to partially apply the Graduation model every year. **WDFP** partially applies the Graduation model to three projects per year. each. In total, six organizations will apply the Graduation model annually between 2024 and 2026.
- The values of other institutions will remain the same.

- **Number of beneficiaries receiving toolkit services**

  The number of beneficiaries receiving toolkit services is expected to reach 24,265 by 2026. All parties agreed to set 24,000 beneficiaries as the target indicator for the overall goal.

Table 3-4: Actual and foreseeable number of organizations applying the toolkit before the end of 2026

Type of Toolkit	Organization	As of August 2023				2024	2025	2026
		Beneficiaries	Family	Out of Project	Total			
Graduation model (LM、IG)	WDD	0	0	65	65	105	185	305
	SRSO	1,015	2,877	258	4,150	4,650	5,150	5,650
	STEVTA	105	0		105	610	1,665	3,220
	NGO	122	174	1,125	1,421	1,541	1,661	1,781
Graduation model (FA)	Financial education	583	0	0	583	833	1,083	1,333
	Financial education video	4,145	0	0	4,145	4,560	5,015	5,517
Career education	High school	4,819	0	0	4,819	4,819	4,819	4,819
	Company	30	0	0	30	30	30	30
	Community	881	0	0	881	881	881	881
Social business promotion training		579	0	0	579	629	679	729
Total		12,279	3,051	1,383	16,778	18,657	21,168	24,265

The conditions on which the estimates were based are as follows.

- **WDD**: The Graduation model will be fully applied through WDD's inward model to six Darul Amans (12 organizations) by 2026. Darul Amans will continue to apply the Graduation model in subsequent years. Assume each facility accommodates 10 women.
- **SRSO**: The Graduation model is partially applied to the five BDGs annually by CED. Each BDG is assumed to have 20 members (100 beneficiaries per year). Twenty staff members of existing programs train 20 beneficiaries in the graduation model each year (400 beneficiaries/year). A total of 500 beneficiaries will receive annual training between 2024 and 2026.
- **STEVTA**: Full application of the graduation model in 22 training institutes in Sindh by 2026. The number of students and expected number of beneficiaries for the graduation model are calculated as shown below.

Year	No of new institutes for the Graduation model	No of students based on the rollout plan	No of beneficiaries for the Graduation model	Note
2023	1	NA	105	Actual
2024	7	200	400	Two times the number of students.
2025	8	275	550	
2026	6	250	500	

The respective training institutes are assumed to continue applying the graduation model in subsequent years. The number of beneficiaries from 2023 to 2026 is calculated as shown below.

Year	Accumulated number of beneficiaries in the previous year	New beneficiaries in the concerned year		Total
		Beneficiaries at institutes that continue application	Beneficiaries at newly introduced institutes based on the rollout plan	
2023	0	0	105	105
2024	105	105	400	610
2025	610	505	550	1,665
2026	1,665	1,055	500	3,220

- **NGOs**: Partial application of the Graduation model to three NGOs each year facilitated by **WDD** and three projects per year implemented by **WDFP**. We assume 20 participants per organization or project, and 120 beneficiaries annually between 2024 and 2026.
- **Financial education**: 250 participants per year receive financial education as part of the full application of the Graduation model.
- **Financial education video viewers**: The beneficiaries of the Graduation model and those who visit the toolkit platform view financial education videos. We assume that the number of viewers will increase by 10% annually.
- **Social business promotion training**: **WDD** will continue to promote toolkits. It was assumed that 50 learners would join the course per year.

2) Causal relationship

The overall goal does not deviate from the project purpose. However, this does not imply that the overall goal will inevitably be achieved. Although the project's purpose was achieved, it was necessary to fulfill the following conditions:

✓ WDD and partner organizations continue toolkit applications by securing and maintaining staff members, resources, and structures for rollout implementation.

✓ WDD conducts toolkit promotion and facilitation.

Factors that could contribute to meeting those conditions:

- The project provides consultations for partner organizations to manage and implement the rollout plan during the project period to ensure their initiatives.
- The project confirms the commitments of partner organizations, which are not dependent on individual staff members.
- The project has trained multiple master trainers of C/P and partner organizations to ensure that the skills transferred are maintained.
- The effectiveness of the toolkit motivates partner organizations and other stakeholders to apply it.
- The project developed a toolkit, platform, and promotional material in a way that makes it easier for stakeholders to apply the toolkit.

(2) Ripple effects (impacts other than the overall goal)

- "LoveHandmade Co." should be noted as one of the ripple effects that can be expected three years after project completion. This social enterprise was launched by an expert who had worked on business development due to project interventions for the Star-Model BDGs in the first cycle of pilot activities with SRSO. LoveHandmade has continued to do business successfully and is expected to help secure a means of income for BDGs even after the project is completed.

- Other possible ripple effects to be expected after project completion are the following:

- ✓ A continuation of the three-month literacy course for female home-based workers developed by the project.
- ✓ The integration of career education into existing textbooks using the concepts and lesson-learning of the pilot sessions conducted by the project.
- ✓ A continuation of BDG community improvement activities enhanced by the project as part of coaching activities.
- ✓ An expansion of the toolkit to other provinces through other JICA-assisted activities, such as 1) the gender based violence (GBV) initiative in Punjab, 2) vocational training for Afghan refugees and their host community, and 3) curriculum improvement at Punjab TEVTA. In addition, the JICA Knowledge Co-Creation Program: Empowerment of Rural Women (September 2023) could lead to the expansion of the toolkit to other countries.

(3) Negative impacts

The project team and WDD did not identify any negative impacts from the project.

1-5 Efficiency

The efficiency of the project is evaluated as **Moderate** based on the following factors.

(1) Progress of the Inputs

<Input of Japanese side>

The project (Phase 2) was planned to run for 48 months, from July 2018 to July 2022, according to the JICA ex-ante evaluation. However, the contract between the project team and JICA was amended to extend the project period twice owing to the COVID-19 pandemic (which started in March 2020) and the flood disasters that occurred in July/August 2022. The spread of COVID-19 prevented Japanese experts from visiting Pakistan between March 2020 and October 2021. In addition, flooding that caused unprecedented damage in Sindh province in July/August 2022 forced a four-month delay in activities. In both cases, close collaboration between JICA and WDD enabled the project team to take timely action to extend the project period, which required more input than planned, thus avoiding significant delays and interruptions in activities.

Table 3-5: Project period

Extension process of R/D	Beginning	Closing	Duration
The original R/D	October 2018	October 2022	48 months
The R/D revision as of August 2021	October 2018	August 2023	59 months
The R/D revision as of May 2023	October 2018	December 2023	63 months

<Input of Pakistan side>

After PC-1 was approved in January 2020, half of the project staff members, the Liaison Officer

(Karachi), and Account Assistant (Karachi, Sukkur) were recruited by the government between July and August 2022. However, all the project staff members resigned their positions within one year after recruitment owing to the insecure employment status of the limited contract period under PC-1. With PC-1 approved, WDD had a budget of PKR 26 million allocated for the project for the 2020/21 fiscal year. However, WDD was not able to utilize the budget effectively for project activities because the government suspended disbursements due to the COVID-19 pandemic between 2020 and 2021 and following the flood disaster in 2022.

(2) Achievements of the Outputs

As explained in 2-1 of Chapter 2, the project achieved all the outputs.

(3) Other effects outside the PDM framework

The project team and WDD highlighted that the project created other tangible effects outside the PDM framework, as follows

- **Empowerment of beneficiary women**

  According to the results of the baseline and endline surveys, the autonomy of beneficiary women was enhanced in terms of decision-making for purchasing goods, children's education, going outside the house, and a sense of ownership over their lives.

Table 3-6: Baseline and endline survey responses on beneficiaries' autonomy (excerpts)

Question	Sukkur 1st cycle	Sukkur 2nd cycle	Karachi
Do you make decisions about the purchase of goods for your family?	Responses of "Always": 25 points increased	Responses of "Always": 24 points increased	Responses of "Always": 16 points increased
Do you join in decision making about the education of your children?	Responses of "Always": 29 points increased	Responses of "Always": 44 points increased	Responses of "Always": 37 points increased
Do you need permission of family members to go to the market?	Responses of "Never": 11 points increased	Responses of "Never": 4 points increased	No increase
Do you need permission of family members to visit your families/friends?	Responses of "Never": 24 points increased	Responses of "Never": 22 points increased	Responses of "Never": 3 points increased
Do you think you can change the course of your life through your own will?	Responses of "Always": 12 points increased	Responses of "Always": 28 points increased	Responses of "Always": 45 points increased

Anecdotal reports also show that the project contributed to building self-esteem among the beneficiary women. An example is shown below:

I have become more confident than I was before, because of the motivation I received from the

trainers. Before this project, I never dared to go to market or even for groceries on my own and would always ask someone to accompany me. But now I have gained enough confidence that I went myself to the bank to get my account opened. I do not hesitate anymore.

Source: Results of rapid quantitative survey in Sukkur May 2021

- **Functional literacy training**

  Although literacy education was outside the scope of this project's activities, a three-month intensive functional literacy course was developed for FHBWs in collaboration with the JICA Advancing Quality Alternative Learning Project (AQAL). Beneficiaries who participated in the literacy classes were highly motivated to continue learning to read, write, and calculate, using literacy classes as a catalyst for sustained capacity building. A total of 546 women, including the target beneficiaries of the project, completed the literacy course as part of the project intervention. This intervention was highly appreciated by both beneficiaries and partner organizations. Partner organizations intend to continue providing literacy classes to FHBWs. To ensure continuity, master's trainer training was conducted during the project period to develop human resources in partner organizations. The literacy course is now able to continue with the development of teaching materials and trained human resources. However, to ensure that the apps introduced in the course can continue to be used, it is necessary to maintain them and the relevant website. The project handed over maintenance of the website and apps to the JICA AQAL project in October 2023, prior to the completion of the project.

- **Digital training**

  The restriction on movement amid the spread of COVID-19, where online communication was required, led to a major change in awareness among stakeholders and the rapid adoption of digital technology. The project started the first intensive digital training with 60 beneficiaries of BDGs in Sukkur by distributing smartphones, followed by the integration of digital training into the graduation model training in other pilot activities of WDFP and STEVTA.

  Digital training expanded the business and communication tools available to women, who used different types of applications such as WhatsApp, Instagram, Facebook, Gmail, Google Meet, and Canvas; this helped increase their business sales.

1-6 Sustainability

The sustainability of the project is evaluated as **Moderate** based on the following factors.

<Evaluation results by item>

- Policy and System: Not high
- Institutional and Organizational aspect: Not high
- Technical Aspect of the implementing agency: Relatively high
- Financial Aspect: Moderate

(1) Policy and System (Evaluation results: Not high)

WDD activities are grounded in the Sindh Government Rules of Business, which were revised in May 2022.[24] The document lists the WDD's mandates, among which the following items underpin the continuation of the inward and outward models to be carried out by WDD. Among the 14 items, five support the activities of the models:

- ✓ Item 2: Protection and promotion of women's rights, gender equity and equality in public sector or in particular and society in general.
- ✓ Item 4: Development projects for providing special facilities for women such at strategic initiative, innovations and special equalizing projects.
- ✓ Item 5: Coordination of women's welfares programs with other concerned departments and agencies at district and local level for making conductive and safe work environment for working women and conducting research/surveys in the regards.
- ✓ Item 7: Promotion of cottage industry with special preference to participation of women in such industry.
- ✓ Item 13: Promotion and undertaking of training and research on the conditions and problems of women in Darul Aman and Safe Houses.

Although the Rules of Business support WDD activities in general, WDD has no institutional plan or strategy (particularly for inward and outward models) for disseminating toolkits. Additionally, there is no governmental policy for ensuring that partner organizations continue the application of the toolkits. Therefore, policy and system aspects cannot be judged as highly sustainable.

(2) **Institutional and Organizational aspect** (Evaluation results: Not high)

<WDD>

Under the leadership of the Secretary, WDD decided to implement the inward and outward models to disseminate the toolkit through field offices, and the toolkit support unit was set up to facilitate and monitor their activities. The unit is supposed to be led by a sustainability officer of the WDD Directorate, but the sustainability officer was transferred in August 2023, and no replacement has been assigned. To sustain the inward and outward models, the capacity of regular staff members of the WDD directorate is being strengthened.

<SRSO>

The CED, which worked together throughout the project period, had a good understanding of the activities and processes through replication activities, and had a high level of ownership. The CEO of SRSO also displays a good understanding of the project activities to be sustained. In addition to the CED,

[24] Other than the Rules of Business, there is no WDD policy or strategy that can be used as a basis for the continuation of WDD activities.

two other programs, PPRP and NPGP, have committed to incorporating parts of the toolkit into their programs.

<WDFP>

WDFP staff members are financed by project budgets from donors. The recruitment and retention of WDFP staff depends on project adoption. The CEO of WDFP has expressed a strong commitment to continue the application of the toolkit for activities in their other projects. However, even though WDD is willing to apply the toolkits, this depends on donor policies and project frameworks and on whether the contents of the toolkits can be adapted or adjusted.

<STEVTA>

STEVTA approved a three-year rollout plan in July 2023 and is expected to expand the application of the toolkit to 21 institutes in the province by 2025/26. The STEVTA Managing Director and senior management are committed to this plan.

In summary, there are organizational concerns at WDD without leading counterparts such as secretaries and sustainability officers, while partner organizations (SRSO, WDFP, STEVTA) show viable organizational commitments. The situation is not sufficiently developed to judge the organizational aspects of sustainability as being high.

(3) Technical aspect of the implementing agency (Evaluation results: Relatively high)

<WDD>

As of September 2023, the skills necessary for toolkit dissemination and implementation are under development. It is expected that capacity will be strengthened by the end of the project through TOT implementation, toolkit dissemination training, and so on.

<SRSO>

Project staff members who had been engaged in the activities retained sufficient skills to continue their activities. The project provided a set of equipment for CED, which is expected to be sustainably used.

<WDFP>

Of the five staff members involved in the project activities, two were retained and the other two maintained a regular relationship with WDFP. They retained the capacity to continue using the toolkit.

<STEVTA>

Teachers at GVIG Sukkur, who had worked on the pilot training, were equipped with the skills required to continue the application of the toolkit. These teachers improved their capacity to deliver training on the toolkit by conducting TOTs for other teachers as part of the rollout implementation, which was supported by the project team in September 2023.

Even though the necessary skills and information have not been fully transferred to WDD staff, the partner organizations (SRSO, WDFP, STEVTA) have been fully equipped with the skills needed to continue the application of the toolkits through repeated training. Thus, it is fair to conclude that the technical sustainability is relatively high.

(4) Financial Aspect (Evaluation results: Moderate)

<WDD>

The WDD Secretary agreed about the financial arrangements for activity continuation, as follows:

- The WDD will request an increase in the budget amounts for relevant budget heads such as stationery, equipment, and printing for the coming financial year (2024/5), from which the inward/outward model activities will be financed for the essential expenses of stationery, equipment, and printing under the instructions of the WDD Secretary. If a budget increase is approved, it can be disbursed by July 2024.
- Until the next fiscal year, the activities could be financed by relevant portions of the regular WDD budget or the budget of PC-1 for the project.
- The WDD will develop PC-1 after July 2024 to disseminate the graduation model training, through which the training of trainers will be financed by creating MoUs with concerned organizations.

The proposals above were endorsed by an Additional Secretary in charge of administrative issues at the end of October 2023, while the Secretary position remained vacant.

<SRSO>

The CED secures a one-year budget for its rollout implementation, although the budgets for the second and subsequent years are uncertain.

<WDFP>

Availability of budgets depends on project adoption.

<STEVTA>

The STEVTA board of directors approved a budget of PKR 20 million in the first year. Normally, budgets cannot be secured for multiple years and are finalized on a year-by-year basis. Thus, while the first year's budget is secured, the second and subsequent years' budgets are secured through the annual budget request process. STEVTA headquarters explained that the three-year rollout plan was endorsed by the board of directors, and it is likely that the second and subsequent years' budgets will be secured. However, the actual amounts secured will depend on the situation in each year.

We conclude that the project's financial sustainability is moderate, as we have no assurance that the WDD will develop PC-1 to disseminate graduation model training, even though WDD has made an explicit commitment to using the regular budget for the activities of inward and outward models. Additionally, SRSO and STEVTA have already secured budgets for the first year of their rollout implementation;

however, we cannot clearly determine whether they will be able to allocate the necessary amounts for subsequent years.

2. Key Factors Affecting Implementation and Outcomes

Three factors affected implementation and outcomes.

(1) COVID-19 pandemic

All project activities were suspended in March 2020 owing to the COVID-19 pandemic. JICA suspended all Japanese experts' overseas travel in March 2020. Japanese experts were unable to return to Pakistan until October 2021.

(2) Flood in 2022

Between June and August 2022, a large part of Pakistan, including the project area, was severely affected by heavy rain and flooding. Due to this unprecedented national disaster, field activities were suspended between late August and mid-October 2022, especially in the Sukkur region.

(3) Frequent transfer of high-ranking WDD officers and delay in hiring project staff

The frequent transfer of WDD officers, especially the Secretary as Project Director, negatively impacted project implementation, as those officers came from other departments and lacked information on WDD operations. In addition, although WDD planned to hire five new officers for project implementation, none was hired until July 2022. All five officers had resigned by June 2023. These two issues posed serious threats to project sustainability.

3. Evaluation of results of project risk management

(1) COVID-19 pandemic

Owing to the COVID-19 pandemic, which forced the suspension of all activities in March 2020, the project plan was changed twice in June and September 2020 and in April 2021, as explained below.

1) Changes made in June 2020

- The first contract period between JICA and the project expert team (Stage I) was extended to six months, from October 2020 to April 2021.
- To meet the needs of FHBWs arising from new realities during the COVID-19 pandemic, the following activities were added:
  - ✧ Digitalization of activities such as literacy and IG marketing training
  - ✧ Additional IG activities through digital technology

2) Changes made in September 2020

- Discussion was finalized on the activities in Stage II (second contract period) and the selection of new BDGs in Sukkur after Eid (May 2021), preferably face-to-face meetings in Pakistan.

- All activities of stage I (first contract period) were to be completed by the end of July 2021.

3) Changes made in April 2021

- The first contract period (Stage I) was extended for 3.5 months from April 2021 to August 2021.

The project team worked closely with WDD, JICA HQ, and JICA Pakistan Office to minimize the negative impact of COVID-19 on project outcomes and to seek alternative measures to sustain project activities. By introducing guidelines for activities under COVID-19 as well as online monitoring mechanisms, most activities could be carried out remotely. As a result, the negative impact on project implementation was minimized.

(2) Flood in 2022

Through the agile and flexible responses of JICA and other partner organizations, the impacts of natural disasters were addressed through measures such as 1) extending the MOCs period and 2) assisting in relief activities.

1) Extending the MOCs

Because of severe floods in August 2022, field activities were suspended between late August and mid-October 2022 in areas affected by flooding. Although the MOC with SRSO and STVTA expired in December 2022, it was not realistic to expect that all activities would be completed by that time. Therefore, MOCs with two organizations were extended for four months until the end of April 2023.

2) Assisting relief activities

The following table shows the assistance provided by the project and the IOM in flood rehabilitation.

Table 3-7: Contents of flood rehabilitation assistance

Category	Item	Timing	Details
Emergency support	mosquito net	October 2022–February 2023	Distributing mosquito nets to disaster-affected BDGs and vocational and technical training schools. ➢ SRSO: 1,500 books (500 households) ➢ GVIG Sukkur: 200 books
	blanket	January 2023	Supporting blanket sets (670 sets) to get through the winter
	IOM support	February 2023	IOM provided dignity kits (sanitary products, underwear, flashlights, etc.), tents, hygiene products (soap, detergent, toothbrushes, buckets, etc.), kitchen sets (pots, cooking utensils, spoons, forks, etc.) and cold weather gear (blankets, shawls, sheets, etc.) to 82 households in the nine BDGs affected by the disaster. The project identified target households and coordinated and assisted in their distribution.
Recovery support	exhibition	November 2022–February 2023	Material costs of handicraft production and exhibition participation expenses for BDGs were supported by SRSO

Category	Item	Timing	Details
	construction materials	November–December 2022	Construction materials for community spaces in BDG affected by the disaster (2 buildings)
	SRSO MOC extension	January–April 2023	Addition of staff salaries and vehicle expenses based on MOC.
	STEVTA MOC extension		Additional expenses for teachers, training development personnel, and coordinator employment expenses based on MOC.
Rehabilitation assistance	digital training	May–September 2023	By distributing smartphones and conducting digital training for BDG, the assistance will improve the digital literacy of the beneficiaries, improve the efficiency of the supply chain in SRSO's handicraft business, and improve the livelihoods of the beneficiaries.

(3) Hiring project staff

The project mitigated the negative impacts of the delayed employment of project staff through the following two measures.

1) Appointment of sustainability officer

In consultation with the project team, WDD assigned the Deputy Director as a sustainability officer in September 2021, with responsibility for all issues related to sustainability, including supporting hiring and training new staff, developing a project rollout plan, and promoting the toolkit.

2) Involvement of existing WDD staff

In consultation with the project team, the WDD decided to involve existing officers in the WDD Directorate in January 2023. Unlike the officers belonging to the WDD Secretariat, those belonging to the Directorate are not subject to inter-departmental transfer. Through several activities such as workshops and field visits, WDD identified the core officers who could promote the Light-F toolkit after project completion. They are divided into two groups: inward model officers, who apply the graduation model to WDD facilities, such as Darul Aman; and outward model officers, who promote the Light-F toolkit (graduation model and social business promotion training) to external organizations, such as government departments and NGOs.

These measures contributed to the development of a sustainable structure for carrying out project activities within WDD.

4. Lessons Learnt

As explained in 3 (3) above, the frequent transfer of the Project Director and the delay in recruiting new project staff caused implementation difficulties, especially for Output 1 (enhancing WDD capacity). Most of the staff hired under PC-1 resigned by June 2023 owing to the delayed payment of their salaries. Furthermore, it turned out to be difficult for project staff hired under PC-1 to continue working at WDD beyond the project period, as their employment was bound to PC-1, and another lengthy procedure (PC-4) was required for them to continue working at WDD. No staff hired under PC-1 is expected to continue working after project completion. The following lessons were extracted from the project experience:

1) Project managers should be officers who are not subject to transfer to other departments.
2) It is important to establish an implementation structure centered on existing staff who can continue to work at the C/P agency after the project is completed and to limit the personnel hired under PC-1 to those necessary for project activities (such as the implementation of pilot projects) as it is very difficult for them to continue working beyond the project period.

5. Performance

Facing two crises, the COVID-19 pandemic in 2020 and the flood disaster in 2022, JICA made decisions quickly by extending the project period and inputting necessary interventions, such as the capacity development of digital technologies for beneficiaries to respond to the changing environment surrounding the project. This helped build good relationships with C/Ps, partner organizations, and beneficiaries in the field and helped pilot activities to continue.

6. Additionality

The project team actively disseminated knowledge gained through the project by participating in JICA's public relations activities (JICA magazine February 2023, JICA Net "We are the creators of 2030. JICA's initiatives for achieving the SDGs", Book "JICA×SDGs") and lecturing for the JICA Knowledge Co-Creation Program: Empowerment of Rural Women (September 2023).

Chapter 4 For the Achievement of Overall Goals after Project Completion

1. Prospects of achieving overall goal

The target values of the overall goal were discussed and agreed upon by WDD, SRSO, STEVTA, and WDFP. All stakeholders agreed that achieving the targets is feasible. In addition, all the actions necessary for achieving the targets were discussed and agreed upon during the last JCC meeting in October 2023, as shown below.

Table 4-1: Issues covered in the minutes

Organization	Issues covered in the minutes
WDD	➢ Early staff recruitment (Assistant Director) ➢ Overall goals, cooperation in ex-post evaluation ➢ Operation and management of toolkit platform, retention of staff, including sustainability officer. ➢ Continuation of inward & outward model activities, allocation of necessary budget ➢ Organizing regular monitoring meeting with SRSO, STEVTA, and WDFP
SRSO	➢ Overall goals, cooperation in ex-post evaluation ➢ Continuation of applying Graduation model and literacy training (assigning and training of staff, allocation of budget) ➢ Continuation of applying digital technology to CED operation ➢ Cooperation and participation in regular monitoring meeting ➢ Promotion of Graduation model to other organizations
STEVTA	➢ Overall goals, cooperation in ex-post evaluation ➢ Approval of rollout plan by the Board of Governors ➢ Continuation of applying Graduation model as per rollout plan (assigning and training of staff, allocation of budget) ➢ Cooperation and participation in regular monitoring meeting ➢ Promotion of Graduation model to other organizations
WDFP	➢ Overall goals, cooperation in ex-post evaluation ➢ Continuation of applying Graduation model as per rollout plan (assigning and training of staff, allocation of budget) ➢ Cooperation and participation in regular monitoring meeting ➢ Promotion of Graduation model to other organizations

The overall goal can be achieved if the concerned stakeholders honor their commitments listed in the agreed minutes. WDD will play a key role in monitoring progress, providing technical assistance, and facilitating the further application of toolkits. For WDD to carry out its expected roles, the establishment of a solid implementation structure, including the expedited planned staff recruitment of 32 Assistant Directors and the retention of officers/staff engaging in project activities, as well as the allocation of all necessary resources, including budgets and regular training, will be indispensable.

2. Plan of Operation and Implementation Structure of the Pakistani Side to Achieve Overall Goal

(1) Implementation structure

The WDD implementation structure after project completion is shown below.

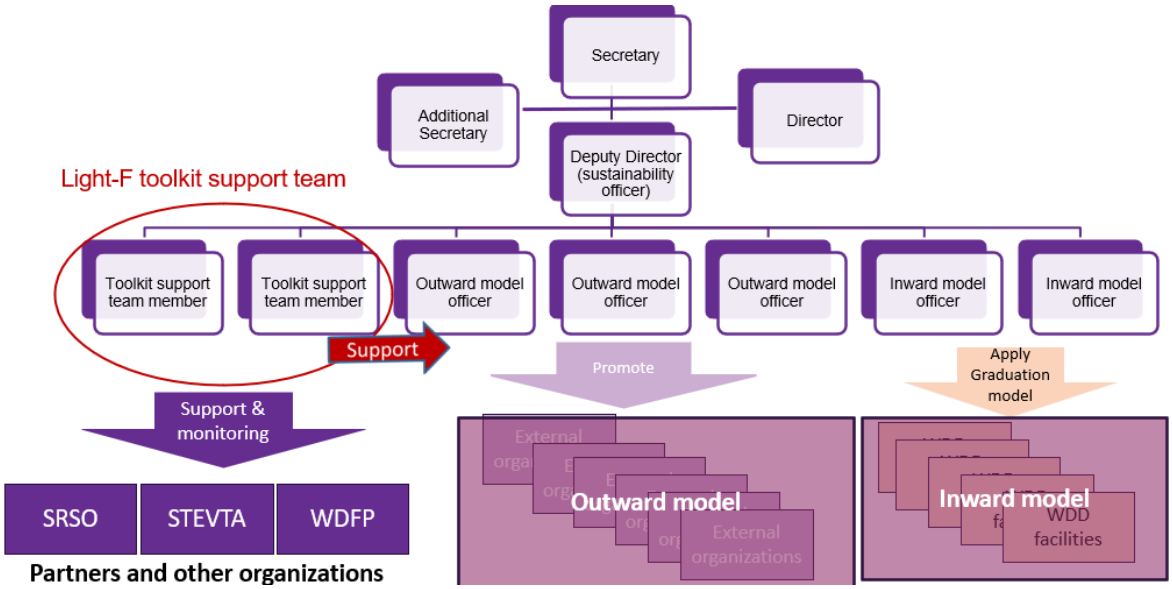


Figure 4-1: Implementation structure

Toolkit promotion activities will be conducted by WDD outward/inward model officers in the WDD Directorate, while the Light-F toolkit support team will provide technical support for the outward/inward officers. All officers are to be supervised by a sustainability officer under the WDD Secretary. The toolkit support team will also provide support and monitor the activities of partner organizations such as SRSO, STEVTA, WDFP, and other organizations interested in the toolkits. The toolkit support team will organize quarterly monitoring meetings, as explained below.

(2) Monitoring structure

After project completion, WDD will hold regular quarterly monitoring meetings to review the progress of the rollout plan and discuss issues related to the application of the toolkit. The outline of the meeting is given below.

Table 4-2: Outline of quarterly monitoring meeting

Purpose	➢ Share the progress of rollout plan and number of toolkit applications (organizations, beneficiaries) ➢ Discuss and coordinate issues related to toolkit application ➢ Share the plan for the next quarter and beyond
Frequency	Every quarter (First Wednesday of March, June, September, and December)
Method	Hybrid face-to-face/online system (Skype or any other applications)
Organizers	WDD
Participants	➢ WDD Secretary (Chairperson) ➢ WDD Sustainability Officer - Secretariat ➢ Representative from SRSO ➢ Representative from STEVTA

	➢ Representative from WDFP ➢ Representative from JICA office (Observer)
Minutes	➢ WDD will prepare and share the meeting's minutes with all participants

(3) Plan of Operation

WDD plans to carry out toolkit promotion with existing outward/inward model officers until 2024 and will expand these activities to other areas of Sindh by 2025. It is expected that WDD will have the full capacity to promote the Light-F toolkit by 2027.

Table 4-3: Plan of operation between 2023 and 2027

	First stage(2023-2024)		Second stage (2025-2026)	Third stage (2027 -)
	Activities	By		
OUTWARD model	• Support rolling out of SRSO, STEVTA and WDFP and lean more about graduation model • Introduce Light-F toolkits to jointly interested organizations	Selected WDD officers	Each district starts promoting Light-F toolkit within the district with the support from toolkit support desk	WDD has a full capacity to promote Light-F toolkit in sustainable way
INWARD model	• Train master trainers • Apply graduation model at Darul Aman • Review and develop WDD graduation model	Selected Darul Aman	Expand WDD model to other WDD facilities	

It is expected that WDD will review the activities, revise the plan, allocate a sufficient budget, and conduct personnel training to enable the expansion required to achieve its goals.

3. Recommendations for the Pakistani side

- ✓ WDD should retain the current sustainability officers, staff, and officers engaged in toolkit promotion. WDD may assign to a new person the responsibilities of a sustainability officer beyond the tenure of the current officer. The sustainability officer and members of the toolkit support team should be located at the WDD headquarters.
- ✓ WDD should expedite its efforts to recruit 32 Assistant Directors so that existing inward/outward officers and members of the toolkit support team can continue their efforts to promote the toolkits.
- ✓ WDD should conduct training and allocate the necessary budget for the activities of inward/outward officers and toolkit support teams, including the operation and maintenance of the toolkit platform.
- ✓ WDD will make an effort to apply the Graduation model to Darul Aman in Karachi.
- ✓ WDD should follow up and monitor the organizations that participated in the introductory toolkit seminar on October 12, 2023, regarding their progress in toolkit application. WDD will share its progress during quarterly monitoring meetings.

- ✓ WDD will make an effort to develop PC-1 to replicate project activities with the help of P&D. WDD should continue publicizing the Light-F toolkit through SNS, publications, and events.

4. Monitoring Plan from the End of the Project to Ex-post Evaluation

JICA Pakistan office is invited to join the quarterly monitoring meetings as an observer.

Attachment

Attachment 1: PDM
Attachment 2: Historty of PDM modification
Attachment 3: PO
Attachment 4: Minutes of Meeting of 1st JCC held in November 2018
Attachment 5: Minutes of Meeting of 2nd JCC held in October 2019
Attachment 6: Minutes of Meeting of 3rd JCC held in November 2021
Attachment 7: Minutes of Meeting of 4t JCC held in November 2022
Attachment 8: Minutes of Meeting of 5th JCC held in October 2023
Attachment 9: Results of Baseline Survey – Sukkur 1st cycle BDGs
Attachment 10: Results of Mid-term Survey – Sukkur 1st cycle BDGs
Attachment 11: Results of Endline Survey – Sukkur 1st cycle BDGs
Attachment 12: Results of Baseline Survey - Karachi
Attachment 13: Results of Endline Survey - Karachi
Attachment 14: Results of Baseline Survey – Sukkur 2nd cycle BDGs
Attachment 15: Results of Endline Survey – Sukkur 2nd cycle BDGs
Attachment 16: Results of Baseline Survey - STEVTA
Attachemtn 17: Results of Endline Survey - STEVTA
Attachment 18: Project recommendation on Career education
Attachment 19: List of toolkit
Attachment 20: Toolkit Authorization Letter
Attachment 21: Minutes of Meegin on Sustainablity

Attachment 1：PDM

（1） PDM (ver.1)

Project Design Matrix (PDM)

Version 1

Project Title: Project for Improvement of Livelihoods and Well-being of Female Home Based Workers in the Informal Economic Sector in Sindh Province　　Dated. 23 February 2018

Implementing Agencies: Women Development Department （WDD）

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

Ultimate beneficiaries: total 6,800 (Female Home Based Workers (FHBWs) and their family members)

1) 350 FHBWs and their family members of life management related activities (350FHBWs + 350x3 family members=1,400)

2) 350 FHBWs and their family members of income generating related activities (350 FHBWs+ 350x3 of their family members = 1,400)

3) 500 FHBWs and their family members of financial access activities (500FHBWs +500x3 of their family members =2,000)

4) 500 Female workers and their family members of private companies and factories (500 Female workers +500x3 of their family members=2,000)

Project Period: Phase 1: March 2017-March 2018, Phase 2: 4 years

Project Area: Karachi, Sukkur and its adjacent districts in Sindh Province

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

Attachment 1：PDM

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

Attachment 1：PDM

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

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

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

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

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

(2) PDM (ver.2)

Project Design Matrix (PDM)

Version 2
Dated. 28 May 2021

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

Implementing Agencies: Women Development Department（WDD）

Partner Organizations: Women Development Foundation Pakistan (WDFP), Sindh Rural Support Organization(SRSO)
Ultimate beneficiaries: total 6,800 (Female Home Based Workers (FHBWs) and their family members)
1) 350 FHBWs and their family members of life management related activities (350FHBWs + 350x3 family members=1,400)
2) 350 FHBWs and their family members of income generating related activities (350 FHBWs+ 350x3 of their family members = 1,400)
3) 500 FHBWs and their family members of financial access activities (500FHBWs +500x3 of their family members =2,000)
4) 500 Female workers and their family members of private companies and factories (500 Female workers +500x3 of their family members=2,000)

Project Period: Phase 1: March 2017-March 2018, Phase 2: October 2018-August 2023

Project Area: Karachi, Sukkur and its adjacent districts in Sindh Province

Narrative Summary	Objectively Verifiable Indicators	Means of Verification	Important Assumptions
OVERALL GOAL			
The number of FHBW households (HHs) who receive some of the services explained in the livelihood improvement knowledge and tool kit (the tool kit)*1 is increased	1. The number of FHBW HHs to whom WDD, SRSO and WDFP have reached according to their roll-out plans of the tool kit. 2. The number of organizations and/or areas where the contents of the tool kit are applied		
PROJECT PURPOSE			
Application of the tool kit developed through public-private partnership (PPP) to improve livelihoods of FHBW HHs is promoted.	1. XX (no.) of organization which has applied the tool kit	1. Project progress report	
	2. The tool kit is authorized by WDD	2. Authorized Tool Kit	
OUTPUTS			
Output 1. Capacity of WDD in promoting the tool kit to improve livelihoods of FHBW HHs through PPP is enhanced	1-1. XX (no.) of training seminars and workshops for public and private sectors (NGOs included) that WDD staff delivered contents as trainers and resource persons	1-1. Project progress report	
Output 2. Capacity of target FHBW HHs*2 in life management (LM) skills is improved	2-1. Based on LM training, 350 FHBWs produces saving plan for life course event 2-2. No. of FHBWs who record their own income and expenditure is increased to 25 %	2-1. & 2-2 Coaching record 2-2. Baseline & Endline survey	
Output 3. Capacity of target FHBW HHs to access to financial services is improved	3-1. No. of target FHBWs who save income from HBW is increased to 85% 3-2. 500 FHBWs and their family members participated in financial literacy activities. 3-3. New financial services (including digital) for FHBWs and their family members are developed.(At least one) 3-4. 3,000 FHBWs and their family members used financial services developed under the Project	3-1. ～ 3-4 Project progress report Baseline & Endline survey	
Output 4. Target FHBWs acquire knowledge and skills necessary for income generation	4-1. 50 % of FHBWs increased earnings from HBW. 4-2. 70% of target FHBWs improved their business skills. 4-3. No. of support resource that target FHBWs can access is increased to 4.00	4-1. ～ 4-3. Baseline & Endline survey	
Output 5. Importance of promotion of female employment in the formal sector is sensitized	5-1. No. of HHs who agree female members work in formal sector is increased to 70% 5-2. 10 of companies*4 which encourage employment of female workers	5-1. Survey before and after awareness activities 5-1 & 5-2. Project progress report	
Output 6. The tool kit is developed based on the	6-1. The tool kit is approved by JCC	6-1. Minutes of JCC meeting	

Attachment 1：PDM

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

Attachment 1：PDM

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

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

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

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

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

History of PDM Modification

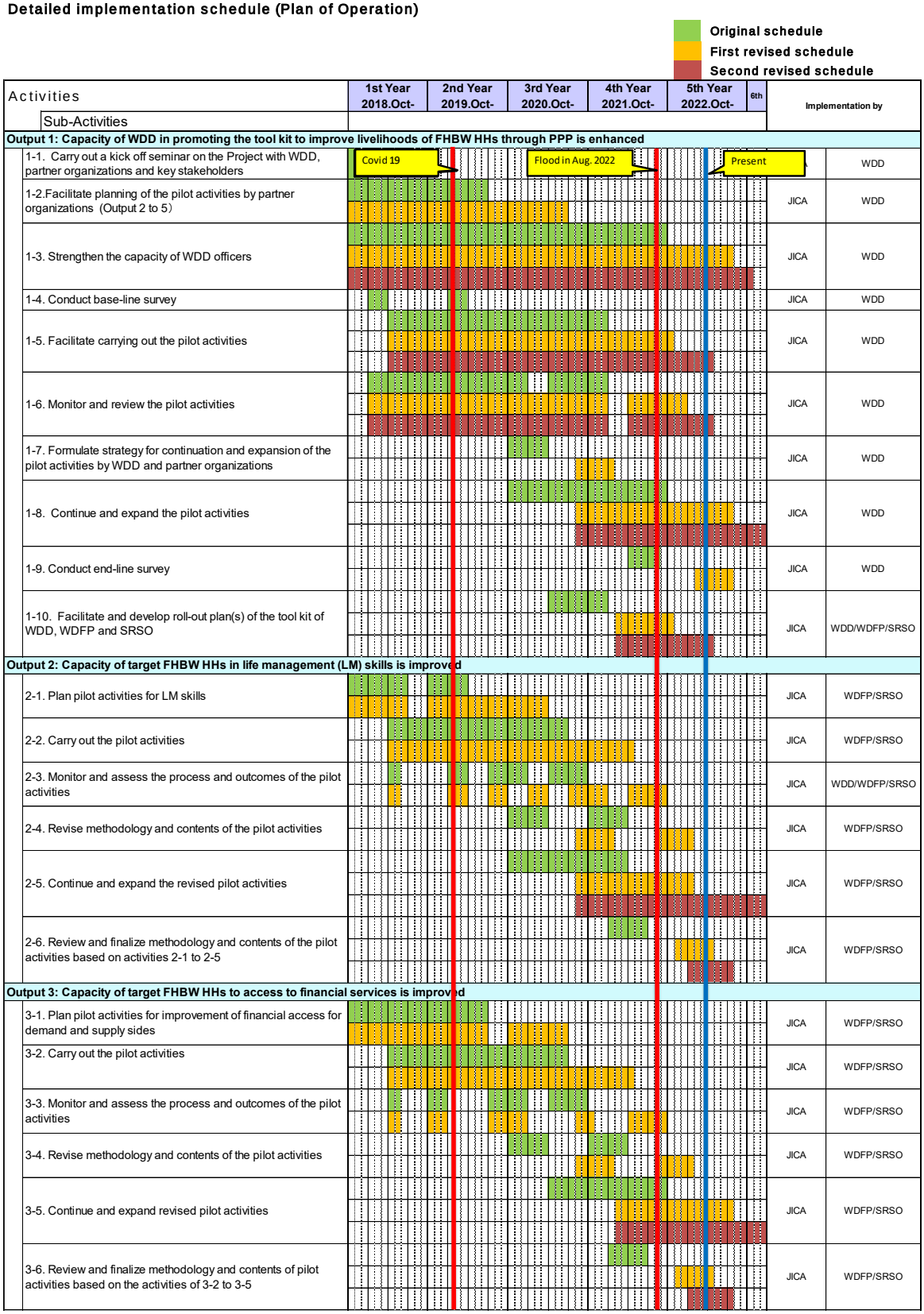
PDM was developed and modified by following processes. There was no modification during Phase 2, except for two-time extensions of the project period.

Table 2-13: History of PDM modifications

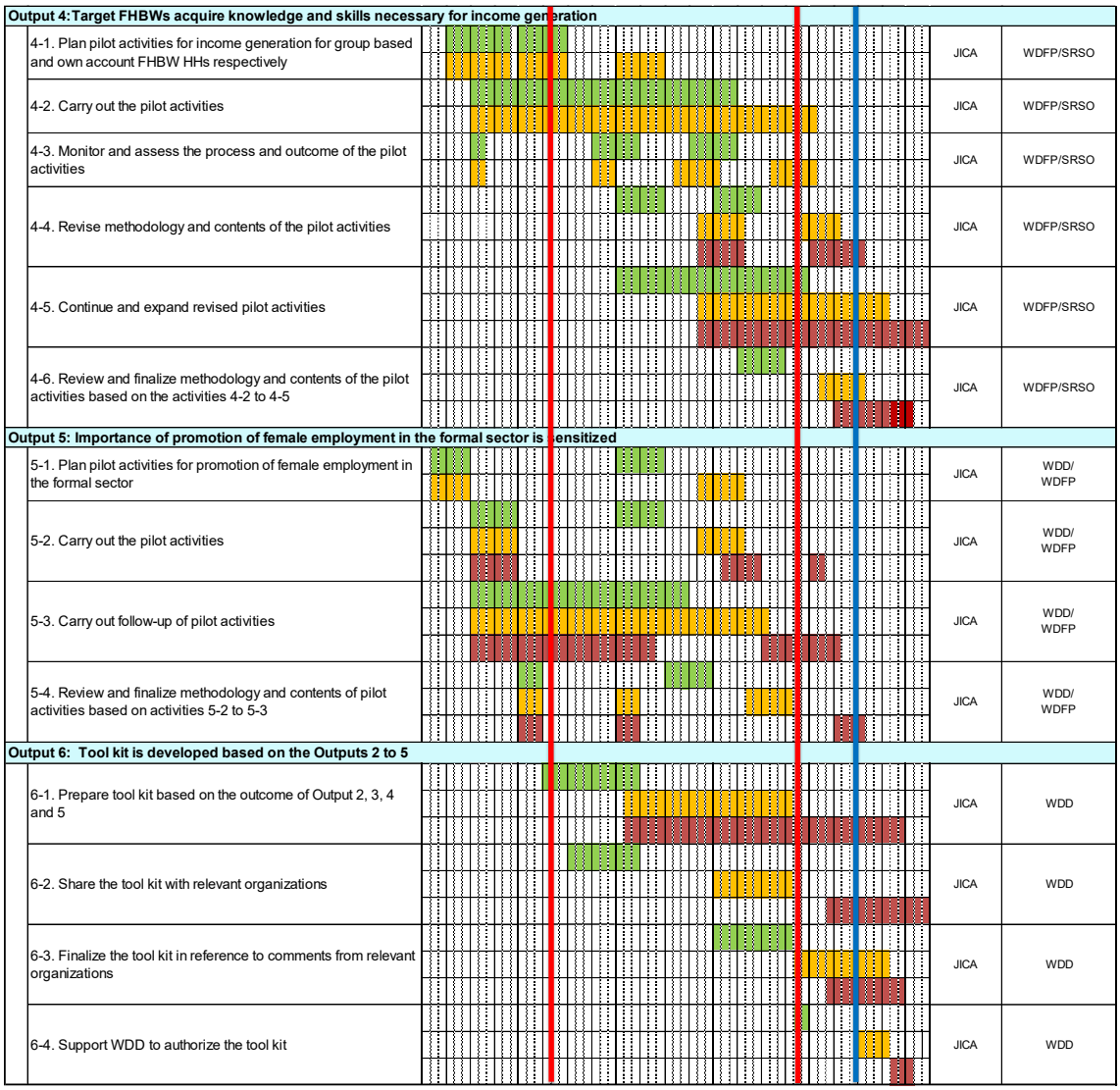
Version	Process of development and modification	Timing
PDM version 0	The original framework was developed by the JICA basic planning survey in 2015.	JICA basic planning survey in 2017.
PDM version 1	The PDM framework was modified overall based on discussions and surveys conducted in Phase 1 and it was approved by the JCC in February 2018.	Phase 1 conducted between 2017 and 2018
PDM version 2	The Project Period was extended to August 2023 by R&D amendment in August 2021.	August 2021 during Phase 2, affected by COVID-19
PDM version 3	The Project Period was extended to December 2023 by R&D amendment in May 2023.	May 2023 during Phase 2, affected by flood disaster

Attachment 3: PO

Detailed implementation schedule (Plan of Operation)



Attachment 3: PO



Attachment 4: Minutes of Meeting of 1st JCC held in November 2018

MINUTES OF MEETING
OF
THE 1st JOINT COORIDNATING COMMITTEE
ON
PROJECT FOR IMPROVEMENT OF LIVELIHOODS AND WELL-BEING OF FEMALE HOME-BASED WORKERS IN THE INFORMAL ECONOMIC SECTOR IN SINDH PROVINCE (PHASE 2)

The Project for Improvement of Livelihoods and Well-being of Female Home-Based Workers in the Informal Economic Sector in Sindh Province (Phase2) (hereinafter referred to "the Project") supported by Japan International Cooperation Agency (hereinafter referred to "JICA") officially started in October 2018.

The 1st meeting of Joint Coordinating Committee (hereinafter referred to "JCC") was held on November 14, 2018 for the purpose to confirm a work plan of the Project as well as sign the Memorandum of Cooperation (MOC) among Women Development Department (WDD), Sindh Rural Support Organization (SRSO), Women Development Foundation Pakistan (WDFP) and JICA.

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

Karachi, November 14, 2018

Mr. Baqaullah Unnar	**Ms. Chiyo Mamiya**
Secretary	Chief Advisor
Women Development Department	Project for Improvement of Livelihoods and Well-being of Female Home-Based Workers in the Informal Economic Sector in Sindh Province

I. GENERAL INFORMATION

- **Time:** From 11:15 AM to 12:50 AM, Wednesday, November 14, 2018.
- **Venue:** Committee room at Sindh Secretariat
- **Chairperson:** Mr. Baqaullah Unnar, Secretary, Women Development Department
- **Meeting Agenda:** Attached in Annex I
- **List of Participants:** Attached in Annex II

II. MAIN CONTENTS

1. Opening Remarks

- The meeting begun with words of Secretary WDD to welcome participants. In the beginning, Secretary WDD explained significance of the Project in that the Project is aiming to enhance financial empowerment of women in both rural and urban areas. He emphasized that the Project should produce visible results for women empowerment in terms of increasing incomes and creating awareness among them.

2. Project overview

- Ms. Abida Lodhi (the former Additional Secretary) made a presentation to explain an overview of the Project after showing a short movie to introduce the project activities carried out in Phase 1.

- Her presentation included descriptions about an underlying policy of SPIN, the project framework and activities. She explained that WDD was supposed to continue the activities after project completion by using a tool kit that will be developed through pilot activities. She also clarified roles of WDD, which was implementing pilot activities, monitoring as well as developing tool kits, when presenting the implementation structure of the Project.

<Comments>

- Ms. Sabiha Shah (WDFP) commented that WDFP thank WDD and JICA for cooperating with them for improving livelihoods of women, and WDFP could gain successful stories through implementation of the Project.

- Mr. Zahid Karim (SRSO) expressed his appreciation to WDD and JICA by saying that the projeet team and SRSO worked together in Phase 1 so that the team could learn how SRSO has been working with communities and business development groups (BDG).

- Mr. Tojo (Chief Representative of JICA Pakistan Office) stated that the Project would be able to create fruitful results if we could work collaboratively according to the work plan. Ms. Nazia (JICA Pakistan Office) added that the Project had various stakeholders, therefore, we should generate new ideas in a synergetic way by collaborating each other.

3. **Work Plan for the first year and issues for project implementation**

- Ms. Mamiya (Chief Adviser) made a presentation to clarify two important issues for successful implementation that all stakeholders should keep in mind. She explained that one issue was to make an effective tool kit under two conditions: 1) successful implementation of pilot activities, and 2) high usage of tool kit. She emphasized that the Project should crease a support community by making important stakeholders involved from the initial stage for increasing usability of the tool kit. She continued that another issue was to understand philosophy of Japanese technical assistance, which focuses on technical transfer through working together with Japanese experts and Pakistani counterparts.

- Ms. Mamiya put an emphasis that Pakistani counterparts such as WDD, SRSO and WDFP were supposed to take an initiative in operating the Project gradually from the second half of project period in accordance with changing roles of Japanese experts by progress of activities. She explained that Japanese experts would initiate and lead activities in the first half of the project period, but hand over the role to Pakistani counterparts by taking roles of supervising and monitoring only in the second half of the period.

<Comments>

- Ms. Nagina Junejo (Labour Department) commented that the Home Based Act has been passed in Sindh, which was the first province passed the law in the country. The law enables home based workers to form labour unions, and rules and regulations are now under way for implementation of the law.

- Secretary WDD requested all stakeholders to play roles for implementation of activities, and the government should monitor them so that the Project can achieve targets.

<Briefing about activities of each organization>

- Ms. Zehra Kahn (Home Based Women Workers Federation) updated the recent progress of activities that they were drafting rules and regulations for implementation of the Home Based Workers Act, which contents were to be decided in this month.

- Mr. Zahid Karim (SRSO) explained activities of SRSO. He stated that SRSO has been working for community development at village level by carrying out different types of interventions such as training, interest free loan (community investment fund), micro health insurance, and income generation grant. SRSO also has supported BDGs through polishing their skills and taking their products to market without taking any profits for SRSO but providing material and labour charges.

- Secretary WDD asked Mr. Zahid what plan SRSO has, as the organization received 72 billion rupees for poverty reduction program in addition to 15 billion rupees provided previously. Mr. Zahid Karim

responded that SRSO successfully completed the poverty reduction program funded by EU, and the donor was satisfied with their performance, therefore SRSO received additional funds directly from EU to expand their activities to 8 districts. SRSO also received 5 billion from the government to target 6 districts, and Chief Minister has recently announced that other remaining 6 districts would be served by the program, which will begin by the end of this year.

- Ms. Abida Lodhi asked Mr. Zahid how the numbers of BDGs has increased. Mr. Zahid responded that SRSO has supported BDGs since 2003, and the currently more than 2,000 BDGs in 15 districts have benefited.

- Ms. Sabiha Shah (WDFP) explained that WDFP started their activities for improving livelihood of women in Lyari in 2004. She stated that the organization was currently dealing with four issues: livelihood, health, education and peace promotion in Maripur, Baldia and Lyari, and WDFP now worked for both women and youth by conducting the youth capacity building program. The organization also implements a program of vocational training at the centers of Maripur and Baldia. WDFP has worked with WDD since 1994.

- Ms. Nagina Junejo (Labour Department) explained that the labour department was currently working on preparation of rules and regulations for implementation of the Home Based Workers Act.

- Ms. Mussarat Jabeen (Director WDD) stated that the Project was now ready for implementation after a long way of preparations and surveys carried out in Phase 1. She commented that the Project was remarkable nature in that it will contribute to capacity development of three organizations: WDD, SRSO and WDFP, by providing different ideas as well as performing various types of activities. She expressed her willingness that WDD would expand the activities to other districts as a result of capacity development to be enhanced by the Project.

- Ms. Nazia asked Secretary WDD to keep Ms. Mussarat as a supporter of the Project as she was the person who created the Project from the beginning.

- Ms. Nazish Nazim (UN Women) explained that UN Women has worked for home based workers with HomeNet Pakistan for advocacy, registration and microfinance.

- Ms. Abida stated that she tried to delivery results through working with the project team and express her expectation that impacts of the Project could reach out to other groups by duplicating application of the pilot activities through various stakeholders in a sustainable way.

4. Signing of MOC between WDD, SRSO, WDFP and JICA

- Secretary WDD, Mr. Zahid Karim (Representative of SRSO), and Ms. Sabiha Shah (Representative of WDFP) made their signatures on the Memorandum of Cooperation.

5. Closing Remarks

- Mr. Tojo (Chief Representative of JICA Pakistan Office) closed the meeting by saying that JICA considered the Project one of the important technical cooperation projects among 13 projects in Pakistan. He stated that he looked forward to seeing results of the Project after four years, and a key to successful technical cooperation was to have a good collaboration with Japanese and Pakistani sides. He requested that in case that we face difficulties, we should communicate each other and go forward step by step. He finally expressed his appreciation for all participants' cooperation.

The meeting was ended with word of appreciation by the Chairperson at 12:50.

Attachment:

- Presentation
- Presentation

[End]

Annex I: Meeting Agenda

Project for Improvement of Livelihoods and Well-being of Female Home-Based Workers in the Informal Economic Sector in Sindh Province (Phase 2)

Agenda of the 1st Joint Coordination Committee (JCC)

1. Date: 14 November (Wed), 2018
2. Time: 11:00 - 12:30
3. Venue: Meeting room at Sindh Secretariat
4. Objective:
   - To share and discuss the project overview and work plan for the first year
   - To sign the Memorandum of Cooperation (MOC) among WDD, SRSO, WDFP and JICA

5. Agenda:

Time	Item	Presenter
11:00-11:05	Opening Remarks	- Secretary, WDD
11:05-11:10	Self-introduction of participants	- All
11:10-11:30	Project overview	- WDD
11:30-12:00	Work Plan for the first year and issues for project implementation	- Chief Advisor, JICA expert team
12:00-12:15	Discussion	- Participants
12:15-12:25	Signing of MOC between WDD, SRSO, WDFP and JICA	WDD, SRSO, WDFP and JICA
12:25-12:30	Closing Remarks	- JICA representative

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

The Project for Improvement of Livelihoods and Well-being of Female Home-Based Workers in the Informal Economic Sector in Sindh Province (Phase2) (hereinafter referred to "the Project") supported by Japan International Cooperation Agency (hereinafter referred to "JICA") officially started in October 2018.

The 2nd meeting of Joint Coordinating Committee (hereinafter referred to "JCC") was held on October 30, 2019 for the purpose to share and discuss the project progress and achievement for the first year, as well as proposal of expansion and tool kits.

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

Karachi, October 30, 2019

Ms. Alia Shahid
Secretary
Women Development Department

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

I. GENERAL INFORMATION

- **Time:** From 11:00 to 13:10, Wednesday, October 30, 2019.
- **Venue:** Conference room at Sindh Secretariat
- **Chairperson:** Ms. Alia Shahid, Secretary, Women Development Department
- **Meeting Agenda:** Attached in Annex I
- **List of Participants:** Attached in Annex II

II. MAIN CONTENTS

1. Opening Remarks

- The meeting begun with words of Secretary WDD to welcome participants. In the beginning, Secretary WDD explained the importance of the Project in that the project would develop a toolkit for enhancing betterments of home-based workers as well as their households.

2. Project progress and achievement

<Project overview>

- Secretary WDD briefed about an overview of project activities in the first year, which included contents about background of the project, two phase approaches, six project activities, pilot activities as well as activities conducted in the first year. Secretary explained that the project was applying rigorous monitoring system, in which counterparts of WDD and the team members hold monthly PPCC (pilot project coordination committee) as well as PMU (project management unit) meeting.
- Ms. Sarwat Sultana of Planning and Development Department commented that the number of beneficiaries to be targeted by the project was small, and then asked if the project could increase the number.
- WDD Secretary explained that the project intensively works with a limited number of beneficiaries as a pilot project for drawing lesson learnt in order to make an effective toolkit, for which the project was needed to make changes among the beneficiaries. Secretary emphasized that the project should support and promote usage of e-commerce for women to have a sustainable linkage with markets.
- Ms. Nazia of JICA Islamabad added that 350 was the number to be targeted in the first two years, and then the project would expand activities in the following years, which would lead to increase of the total number of beneficiaries. She mentioned also that digital technology would contribute to an increase of beneficiaries.

- Ms. Mamiya presented a video showing all main activities implemented in the first year of Phase 2.

<Report of WDFP>

- Madam Sabiha of WDFP made a presentation of activities conducted or coordinated by WDFP in the first year, which included awareness activities on formal employment, a field survey for TEZ, training of trainer for youth leaders, small sessions for awareness raising in communities and, design thinking

workshop.

- Madam Sabiha raised two issues that WDFP was facing for project implementation: 1) a long gap between registrations of women and starting training, and 2) workloads on their area coordinators who are occupied with other programs.
- Ms. Sarwat Sultana of Planning and Development Department asked what caused the long gap. Ms. Mamiya explained that the gap was brought by a change in activity schedule influenced by progress of pilot activities in Sukkur, in addition, the project needs a period for conducting a baseliner survey in Karachi that was necessary to develop training material.

- Mr. Moin Zaidi of UNDP briefed about their program of 4 years in Karachi that trained 15,000 youths, among which 12,000 were employed in industries, and 46% of their beneficiaries were women. He shared their plan that UNDP was going to expand the youth training program into interior Sindh with Sindh government, and then the PC1 for the project was about to be approved. He added that private companies were willing to hire women for their working attitudes or skills, and he proposed to increase a target number of activities on formal employment and make a linkage with UNDP program.

- Ms. Zehra Khan of HBWWF commented that the project could include contents of legal rights to the training.
- Ms. Mamiya replied that the project would like to work with HBWWF for the legal matters, although the life skill management training focused more on economic aspects, but not legal rights since these topics are construed as sensitive matters.

- Ms. Nagina Junejo of labour department mentioned that the department could support the project for training women about home-based workers' rights.
- Ms. Zehra Khan of HBWWF explained that rules of home-based workers act would be finalized in 2-3 weeks, under which home-based workers could enjoy social benefits after registering at particular areas.

- Mr. Muhammad Alam Thahim of nonformal education proposed that the training contents could be included in curriculums of nonformal education program.

<Report of SRSO>

- Mr. Riazi Jalalani of SRSO briefed about pilot activities of life skill management and income generation implemented at 10 BDGs (business development groups) in Sukkur. He mentioned that SRSO could duplicate training to other BDGs in ten districts, where SRSO organizes 164 BDGs in total.

3. **Issues on outcomes and sustainability**

- Ms. Mamiya explained an idea of Sindhi name (Sughar) for toolkits as well as contents that would be incorporated in the toolkits.

- Ms. Nagina Junejo of labour department commented that contents on home-based workers act should be included in the toolkit, and the project would organize sessions for women to make them aware of legal rights, since similar sessions are carried out by Homenet Pakistan in Baldia.

- Ms. Zehra Khan of HBWWF remarked that the project should learn from Sabah Pakistan that has made a model to work for home-based workers throughout their activities of 30 years, as well as SEWA India, which is an NGO working for home-based workers and the organization now operates a factory for production with an established brand.

4. Closing Remarks

- Dr Sugawara (senior adviser to JICA) closed the meeting by expressing her appreciation for contributions of all stakeholders and their valuable comments. She mentioned that the project made a small but valuable progress in the first year, although we had several challenges in scaling up the project impacts, as well as internalizing functions of activities that are now operated by the project team. She emphasized that we should think about how to deploy technology, especially digital technology such as mobile phones for enlarging impacts, in addition to capacity enhancement by training women so that they could change their mindset to be ready for market opportunities. She showed her expectation that all members and stakeholders would continue activities with good spirit and commitment.

The meeting was ended with word of appreciation by the Chairperson at 13:10.

Attachment:

- Presentation "Overview of project activities"
- Presentation by WDFP
- Presentation "Issues on outcomes and sustainability"

[End]

Annex I: Meeting Agenda

Project for Improvement of Livelihoods and Well-being of Female Home-Based Workers in the Informal Economic Sector in Sindh Province (Phase 2)

Agenda of the 2nd Joint Coordination Committee (JCC)

1. Date: 30 October (Wed), 2019
2. Time: 11:25 - 12:30
3. Venue: Meeting room at Sindh Secretariat (tentative)
4. Objective:
   - To share and discuss the project progress and achievement for the first year
   - To discuss and agree on the revision of PDM and proposal of expansion and tool kits

5. Agenda:

Time	Item	Presenter
11:00-11:05	Opening Remarks	- Secretary, WDD
11:05-11:15	Self-introduction of participants	- All
11:15-11:50	Project progress and achievement	- WDD - SRSO & WDFP
11:50-12:10	Issues on outcomes and sustainability - Revision of indicators (revision of PDM) - Plans for expansion after the first cycle - Proposal of Tool kits	- WDD - Chief Advisor, JICA expert team
12:10-12:25	Discussion	- Participants
12:25-12:30	Closing Remarks	- JICA representative

Attachment 6: Minutes of Meeting of 3rd JCC held in November 2021

MINUTES OF MEETING
OF
THE 3rd JOINT COORIDNATING COMMITTEE
ON
PROJECT FOR IMPROVEMENT OF LIVELIHOODS AND WELL-BEING OF FEMALE HOME-BASED WORKERS IN THE INFORMAL ECONOMIC SECTOR IN SINDH PROVINCE (PHASE 2)

The Project for Improvement of Livelihoods and Well-being of Female Home-Based Workers in the Informal Economic Sector in Sindh Province (Phase2) (hereinafter referred to "the Project") supported by Japan International Cooperation Agency (hereinafter referred to "JICA") officially started in October 2018.

The 3rd meeting of Joint Coordinating Committee (hereinafter referred to "JCC") was held on November 2, 2021 for the purpose to share and discuss the project progress and achievement for the first stage, as well as proposal of second stage activities and indicators.

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

Karachi, November 2, 2021

Ms. Anjum Iqbal Jumani
Secretary
Women Development Department

Mr. Shigeki Furuta
Chief Representative
JICA Pakistan office

Ms. Chiyo Mamiya
Chief Advisor
JICA project team

I. GENERAL INFORMATION

- **Time:** From 11:00 to 13:00, Tuesday, November 2, 2021.
- **Venue:** Emerald room at Pearl Continental Hotel, Karachi
- **Chairperson:** Ms. Anjum Iqbal Jumani, Secretary (Project Director), Women Development Department
- **Meeting Agenda:** Attached in Annex I
- **List of Participants:** Attached in Annex II

II. MAIN CONTENTS

1. Opening Remarks

- The meeting begun with words of Project Director, Secretary WDD, Ms. Anjum Iqbal Jumani, to welcome participants. She explained that the purpose of 3rd JCC is to get approval of the work plan of stage II. She requested JICA to consider extension of the project period till 2024 to cover the COVID-19 affected period.

2. Self-introduction of participants

The participants who were present at the venue were requested to introduce themselves. After the introduction of participants, Ms. Mamiya, Chief advisor introduced the participants who were present via online.

3. Project progress and achievement

<Progress and achievement of Stage I>

- Mr. Mahesh Lal Dodani, Project Manager, Director WDD made presentation on progress and achievement of Stage I. The presentation covered overview of the project, outline of graduation approach and formal employment promotion and achievements during stage I.
- Mr. Muhammad Dittal Kalhoro, CEO SRSO presented SRSO works and progress of Light-F project in Sukkur. He explained SRSO has outreach of 15 districts in Sindh with financial support of Government of Sindh and different development partners. SRSO is working with people in the grassroots and is achieving good results, which led to expansion of activities, he mentioned. He briefed about the activities of Light-F in SRSO and mentioned 'Phuri Phuri Tallao' is the simple but effective tool.
- Ms. Sabiha Shah, CEO, WDFP explained the progress of Light-F project at WDFP, showing the various sessions organized by WDFP staff. She mentioned that digital session was useful and met the demand of the beneficiaries.

<Video>

- The Light-F team screened a video of activities done during stage I, including voices of beneficiaries and their families who are telling how the project activities brought changes in their lives. All the participants enjoyed and appreciated the content of video.

<Work Plan for the Stage II>

- Mr. Wali Muhammad Qureshi, Sustainability Officer, Deputy Director WDD made presentation on the work plan for the Stage II. He explained about the tool kits to be developed in the Stage-II. Following Mr. Qureshi's presentation, Ms. Mamiya explained about the planed work to be carried out with partners in the Stage-II. In addition to the current partners, SRSO, WDFP and TFS, STEVTA will be on board. Then, Mr. Qureshi touched upon the WDD's personnel setup and how the monitoring will be carried out.

<PDM Indicators>

- Ms. Mamiya explained the indicators applied in the project designed matrix (PDM) in details. She proposed to set the indicator of the output 1 as 160 and the indicator 1 of the project purpose as 70, which were not defined earlier. There is no objection raised from the floor.

<Discussions>

- Ms. Attia Butto, UNDP asked which organization gave accreditation of digital marketing training. She mentioned if the accredited module is available, it will be useful and other organization can use those modules.
- Ms. Mamiya replied that because the first training was the pilot, certificate was issued by the Project. The digital marketing training will be a part of STEVTA module, it therefore, most probably will be accredited by STEVTA.
- Dr. Shagfuta, Director, Directorate Literacy and Non-Formal Education asked 3 months literacy course certificate was awarded from which organization.
- The Light-F project team replied Directorate Literacy and Non-Formal Education was the authority who awarded grade 2 equivalent certificate.

<Signing of MM with SRSO and STEVTA>

- MM on the workplan of Stage II with SRSO and STEVTA were signed between WDD and both organizations, respectively.

4. Closing Remarks

- Mr. Shigeki Furuta, Chief Representative, JICA Pakistan office expressed his appreciation for contributions of all stakeholders towards the achievements made during the stage I. He mentioned that the importance of the project was increased due to the COVID-19 pandemic, which hit the livelihood of the vulnerable severely, especially those in rural areas, and expressed his expectation that the project would play a role to ease this difficult situation. He addressed each stakeholder, i.e. WDD, SRSO, WDFP, STEVTA and TFS to express JICA's expectation for each organization to play a role of effective utilization and dissemination of toolkits. He wishes to meet all stakeholders physically soon either in Karachi or Sukkur.

The meeting was ended with word of appreciation by Mr. Mahesh Lal Dodani, Project Manager, Director WDD at 13:00.

Annex I: Meeting Agenda

Annex II: Participants List

Attachment:

1. Presentation “Progress and achievement of Stage I”
2. Presentation by SRSO
3. Presentation by WDFP
4. Presentation “Work Plan for Stage II’
5. Presentation “Project indicators”

[End]

Annex I: Meeting Agenda

Project for Improvement of Livelihoods and Well-being of Female Home-Based Workers in the Informal Economic Sector in Sindh Province (Phase 2)

Agenda of the 3rd Joint Coordination Committee (JCC)

1. Date: 2 November (Tue), 2021
2. Time: 11:00 - 13:00
3. Venue: Emerald room at Pearl Continental Karachi (Club Road, Karachi, Pakistan)
4. Objective:
   - To share and discuss the project progress and achievement for the Stage I
   - To share and discuss the Work Plan for the Stage II
   - To discuss and agree on the project indicators and their targets

5. Agenda:

Time	Item	Presenter
10:30-11:00	Arrival of guests	
11:00-11:05	Opening Remarks	Ms. Anjum Iqbal Jumani, Project Director, Secretary, Women Development Department (WDD)
11:05-11:15	Self-introduction of participants	All
11:15-11:45	Progress and achievement of Stage I	- Mr. Mahesh Lal Dodani, Project manager, Director, WDD - Mr. Muhammad Dittal Kalholo , CEO, Sindh Rural Support Organization (SRSO) - Ms. Sabiha Shah, CEO, Women Development Foundation Pakistan (WDFP)
11:45-11:50	Showing video on progress of project	
11:50-12:05	Work Plan for the Stage II	- Mr. Wali Muhammad Qureshi, Sustainability Officer, Deputy Director, WDD - Ms. Chiyo Mamiya, Chief Advisor, JICA expert team
12:05-12:20	PDM indicators	Ms. Chiyo Mamiya, Chief Advisor, JICA expert team
12:20-12:40	Discussion	- All participants
12:40-12:50	Signing of MM with SRSO and STEVTA	
12:50-12:55	Closing Remarks	Mr. Shigeki Furuta, Chief Representative, JICA Pakistan Office
12:55-13:00	Vote of thanks	Mr. Mahesh Lal Dodani, Project manager, Director, WDD

MINUTES OF MEETING
OF
THE 4th JOINT COORIDNATION COMMITTEE
ON
PROJECT FOR IMPROVEMENT OF LIVELIHOODS AND WELL-BEING OF FEMALE HOME-BASED WORKERS IN THE INFORMAL ECONOMIC SECTOR IN SINDH PROVINCE (PHASE 2)

The Project for Improvement of Livelihoods and Well-being of Female Home-Based Workers in the Informal Economic Sector in Sindh Province (Phase2) (hereinafter referred to "the Project") supported by Japan International Cooperation Agency (hereinafter referred to "JICA") officially started in October 2018.

The 4th meeting of Joint Coordination Committee (hereinafter referred to "JCC") was held on November 15, 2022, for the purpose to share and discuss the project progress and achievement in the second stage, the contents of toolkit and its promotion, as well as the rollout plan of Women Development Department (hereinafter referred to "WDD") and Women Development Foundation Pakistan (hereinafter referred to "WDFP").

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

Karachi, November 15, 2022

Ms. Anjum Iqbal Jumani	**Mr. Yasumitsu Kinoshita**
Secretary	Chief Representative
Women Development Department	JICA Pakistan office

I. GENERAL INFORMATION

- **Time:** From 11:10 to 13:30, Tuesday, November 15, 2022
- **Venue:** Shalimar Hall at Pearl Continental Hotel, Karachi
- **Chairperson:** Mr. Zafar Iqbal, Liaison Officer, Women Development Department
- **Meeting Agenda:** Attached in Annex I
- **List of Participants:** Attached in Annex II

II. MAIN CONTENTS

1. Opening Remarks

- The meeting begun with words of Project Director, Secretary WDD, Ms. Anjum Iqbal Jumani, to welcome participants. She explained about a mandate of WDD to serve women for social and economic development, and the purposes of the Project to contribute to enhancing living standards and economic status of Female Home-Based Workers. She added that the Project created impressive results that many women had started business individually or in groups, and it made voice of women heard despite social barriers. She requested JICA to consider further support for improvement of women development.

2. Self-introduction of participants

The participants who were present at the venue were requested to introduce themselves. It was followed by self-introduction of participants who attended it via online.

3. Project progress and achievement

<Progress and achievement of WDD>

- Ms. Mamiya, Chief advisor of Light-F project team, made presentation on progress and achievement of WDD activities. The presentation covered overview of the Project, outline of the toolkit, and the overall progress of project activities in the last one year. She highlighted progress of activities on career education, and social business promotion training, and closed the presentation by showing that project indicators have been achieved steadily.

<Progress and achievement of SRSO>

- Mr. Muhammad Dittal Kalhoro, CEO SRSO, presented SRSO works and progress of Light-F Project in Sukkur. He explained that SRSO had outreached thirteen districts covering 1.4 million households in Sindh with financial support of Government of Sindh and different development partners. He shared that SRSO supported women to start business in various fields including livestock, fish farm, wheat crop cultivation and training, vegetable & nursery, handloom weaving, Sindhi food service, in addition to craft works in which 10,000 beneficiaries are engaged.
- He briefed about progress of pilot activities, which included activities of flood relief and training of creating social media accounts, and he closed the presentation by showing a news video on the SRSO exhibition.

<Progress and achievement of STEVTA>

- Dr Lubna Mehmood Shah, Director HR STEVTA, presented STEVTA works and progress of Light-F Project. She explained about background of collaboration between STEVTA and Light-F Project, the overview and detail progress of pilot activities, which was closed by showing a case story of student who was encouraged by training sessions and now explores a plan to start bakery business at home.

<Progress of toolkit development>

- Ms. Faryal Essa Pirzada, WDD project staff, made presentation about toolkit development. The presentation included explanation of the concept of Light-F toolkit, its online platform, and a strategy of promotion by target.

<Sharing rollout plan: WDFP>

- Ms. Sabiha Shah, CEO WDFP, made presentation on the rollout plan of creating a training wing within the organization. She introduced ten candidate organizations, to which WDFP are going to promote the training modules, and she reported that WDFP signed MOUs on 14 November 2022, with two organizations: "Rights and Advancement of Marginalized People (RAMP) a project of TDEA Islamabad" and "AAWAZ E NISWAN, Islamabad".

<Sharing rollout plan: WDD>

- Mr. Wali Muhammad Qureshi, Sustainability Officer, Deputy Director WDD, made presentation on the first draft of rollout plan covering the period from January to August 2023. He explained that WDD needed organizational reinforcement by appointing three deputy directors at Directorate Headquarter so that WDD could be equipped with appropriate human resources to create a designated team, "Light-F Toolkit Promotion Team" for promoting toolkit. He briefed about ideas of target organizations and activities by type of toolkit.

<Discussions>

- Mr. Kapil Dev, program coordinator of UN Women, commented that the term of "Female Home-Based Workers" should be changed to "Women Home-Based Workers" because "female" is a word used for biological terms.

- Mr. Azmat Hafeez Shaikh, Additional Director STEVTA, asked if the Project would expand activity areas so that it could target marginalized populations in Sindh.
- In response, Ms. Anjum Iqbal Jumani, Secretary WDD, explained that the Project had reached marginalized women living in Larkana, Shikarpur, Khairpur, not only Karachi and Sukkur, and she added that 3-month literacy course, developed by the Project, was provided to those who never attended schools. Ms. Anjum Iqbal Jumani also commented that WDD would make NGOs engaged in some modules of toolkit so that the toolkit could be disseminated throughout Sindh Province.

- Ms. Faryal Essa Pirzada, WDD project staff, added that social business training, and career education would target other areas through toolkit promotion.
- Ms. Mamiya, Chief Adviser, showed her expectation that SRSO, STEVTA and WDFP could expand toolkit in other districts.

- Ms. Nazia Seher, JICA Pakistan, asked the partner organizations to share three key challenges that they would face when roll outing toolkit.
- Mr. Riazi Ali Jalalani, Manager CED SRSO, replied that he would continue the activities in other BDGs (Business Development Groups) through conducting different training modules (LM, IG, FA) jointly by the same staff.
- Mr. Muhammad Dittal Kalhoro, CEO SRSO, added that the most important challenge was finance, and he requested WDD to make a project under ADP (Annual Development Plan) scheme so that they could jointly reach at least 1,000 beneficiaries for each toolkit
- Dr Lubna, Director HR STEVTA, responded challenges as follows: some parts of IG training seemed difficult for students, and transportation were not available for students. She commented that it would be implemented more easily if STEVTA engaged in PC1 at an initial stage.
- Mr. Muhammad Yousif Balouch, Director STEVTA, added that we should have one module for enhancing entrepreneurship development for students.

4. Closing Remarks

- Ms. Suzuka Sugawara Sato, Senior Advisor JICA, expressed her appreciation for leadership of WDD to establish the toolkit platform, and contributions of the partner organizations to implementing pilot activities. She also showed her gratitude to the consultant team for flexible and seamless communication with stakeholders. She emphasized JICA's request that each organization look carefully human and financial resources when planning implementation structures for their rollout plans so that they could play a role of evangelist of toolkit for betterment of women home-based workers. She also showed her respect to their supports to the most valuable people affected by the flood crisis. Ms. Suzuka closed her words by encouraging all participates to contribute to fair and resilient society in Sindh province.

The meeting was ended with word of appreciation by the Chairperson at 13:30.

Attachment:

- Presentation "Progress and achievement (WDD)"
- Presentation by SRSO
- Presentation by STEVTA
- Presentation "Progress of toolkit development"
- Roll-out plan of TRAINING WING by WDFP
- Presentation "WDD Rollout Plan for Sustainability-January -August 2023 (First Draft)"

[End]

Annex I: Meeting Agenda

Project for Improvement of Livelihoods and Well-being of Female Home-Based Workers in the Informal Economic Sector in Sindh Province (Phase 2)

Agenda of the 4th Joint Coordination Committee (JCC)

1. Date: 15 November (Tue), 2022
2. Time: 11:00 - 13:00
3. Venue: Shalimar Hall, Pearl Continental Hotel
4. Objective:
   - To share and discuss the project progress and achievement in the Stage II to date
   - To share and discuss the contents of toolkit and its promotion
   - To share and discuss the rollout plan of WDD and WDFP

5. Agenda

Time	Item	Presenter
10:30-11:00	Arrival of guests	
11:00-11:05	Opening Remarks	Ms. Anjum Iqbal Jumani, Project Director, Secretary, Women Development Department (WDD)
11:05-11:15	Self-introduction of participants	All participants
11:15-11:50	Progress and achievements - WDD - SRSO - STEVTA	- Ms. Chiyo Mamiya, Chief Advisor, Light-F project - Mr. Muhammad Dittal Kalholo, CEO, Sindh Rural Support Organization (SRSO) - Dr Lubna Mehmood Shah, Director, Human Resource, Sindh Technical Education and Vocational Training Authority (STEVTA)
11:50-12:05	Sharing the progress of toolkit development	Ms. Faryal Essa Pirzada, WDD
12:05-12:35	Sharing rollout plan - WDFP - WDD	- Ms. Sabiha Shah, CEO, Women Development Foundation Pakistan (WDFP) - Mr. Wali Muhammad Qureshi, Sustainability Officer, Deputy Director, WDD
12:35-12:45	Discussion	All participants
12:45-12:50	Closing Remarks	Dr Suzuka Sugawara, Senior Adviser, JICA HQ

MINUTES OF MEETING
OF
THE 5th JOINT COORIDNATION COMMITTEE
ON
PROJECT FOR IMPROVEMENT OF LIVELIHOODS AND WELL-BEING OF FEMALE HOME-BASED WORKERS IN THE INFORMAL ECONOMIC SECTOR IN SINDH PROVINCE (PHASE 2)

The Project for Improvement of Livelihoods and Well-being of Female Home-Based Workers in the Informal Economic Sector in Sindh Province (Phase2) (hereinafter referred to "the Project") supported by Japan International Cooperation Agency (hereinafter referred to "JICA") officially started in October 2018.

The 5th meeting of Joint Coordination Committee (hereinafter referred to "JCC") was held on October 31, 2023, for the purpose to share and discuss the project progress and achievement, and approve the outcome of the joint evaluation, overall goals and Light-F toolkit.

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

Karachi, October 31, 2023

Mr. Hafeez-ur-Rehman Channa
Additional Secretary
Women Development Department

Mr. Yasumitsu Kinoshita
Chief Representative
JICA Pakistan office

I. GENERAL INFORMATION

- **Time:** From 10:20 to 12:40, Tuesday, October 31, 2023
- **Venue:** Shalimar Hall at Pearl Continental Hotel, Karachi
- **Chairperson:** Mr. Hafeez-ur-Rehman Channa, Additional Secretary WDD
- **Moderators:**

  Mr. Muhammad Tahir Korejo, Assistant Director, Women Development Department, Qamber Shahdadkot & Kandhkot Kashmore

  Mr. Abdul Gaffar Thahim, Assistant Director, Women Development Department, Sukkur
- **Meeting Agenda:** Attached in Annex I
- **List of Participants:** Attached in Annex II

II. MAIN CONTENTS

1. Self-introduction of participants

The meeting was started with the recitation of Holy Quran, which was followed by a self-introduction of the participants.

2. Progress and achievements

Ms. Mamiya, Chief Adviser of the Ligh-F team, presented the progress and achievements of the project activities. She reported that the project achieved all its outputs and the project purposes. After the presentation, the video of the project closing seminar held on 26 October 2023 was played to the participants.

Ms. Matsuki, Deputy Chief Adviser of the Light-F team, briefed about the result of the terminal evaluation conducted jointly with the Women Development Department (WDD) and the project team by using the DAC six evaluation criteria. She presented that “relevance”, “coherence” and “effectiveness” are considered high, while “impact” is expected conditionally, and “efficiency” and “sustainably” is at a moderate level. She closed the presentation with an emphasis on the need for further efforts to ensure the continued benefits of the project. Following the presentation, the participants approved unanimously the results of the terminal evaluation.

3. Sharing the Light-F toolkit

Mr. Riaz Ahmad Soomro, Assistant Director, WDD, Shikarpur, presented the overview, contents and platform of the Light-F toolkit. Following his explanations, the toolkit was unanimously approved by the participants.

4. Sharing rollout plans

<Sindh Rural Support Organization: SRSO>

As a representative of SRSO, Mr. Riaz Ali Jalalani, Manager Crafts Enterprise Development (CED),

presented its rollout plan for the year 2023-2024. He explained that the CED would target five BDGs for the first year in addition to partial applications of the graduation model training to 20 BDGs. Dr Ghulam Rasool Samejo, Regional General Manager, SRSO, added that other programs such as People's Poverty Reduction Program (PPRP), which reaches 10 districts in the province, would also apply partially the graduation model training through their staff members trained by the Light-F project.

5. Remarks by Minister Women Development Department

Ms. Rana Hussain, Minister Women Development Department, remarked that she was fascinated by the toolkit platform, and it should reach out to young men at schools, not only to women. She shared her opinion that we should not use the term "uneducated" as they are not able to go to schools, but they embrace knowledge and skills.

Ms. Rana Hussain expressed gratitude in that the project spent one year on planning, which was a great investment for successful implementation, and she emphasized that the results of the terminal evaluation with high scores for three categories showed a big success of the project.

She showed her expectation that partner organizations and WDD would increase the number of beneficiaries by implementing their rollout plans, which is important for the educational sector in "the century of skills" when it is needed to strengthen skills and convert them into creative products in the international market. Ms. Rana Hussain noted that she felt the project actually had done good work when she met project staff and members and she appreciated for JICA to have produced solid results through technical cooperation projects, including Light-F and the project for non-formal education.

She added that she was encouraged today to work on Secretary posting and staffing for WDD, and she also suggested the participants work with the Chamber of Commerce to make links with local industries. She closed her remarks by sharing an encouraging poem.

6. Sharing rollout plans (continue)

< Sindh Technical Education & Vocational Training Authority: STEVTA>

Mr. Azmat Hafeez Shaikh, Director (Academic) made a presentation of their rollout plan by showing the document approved by Managing Director STEVTA. After briefing about an overview of the initial plan, he emphasized that STEVTA had decided to apply the graduation model training in all areas, not only to the 22 institutes originally planned. He added that revised plan would target male institutes as well, and STEVTA was also discussing applying the training outside their institutes through other programs benefiting juvenile inmates in prisons.

<Women Development Foundation Pakistan: WDFP>

Ms. Sabiha Shah, CEO and founder of WDFP, presented their activities conducted between January 2023 and October 2023. She explained that WDFP had established a Training Wing with five staff members and started promotion and networking with partners.

< Women Development Department: WDD>

Mr. Wali Muhammad Qureshi, Sustainability Officer WDD, presented their rollout plan to be carried out through outward model and inward model strategies, which would be supported by the toolkit support team inside the WDD.

7. Proposal for the overall goal

Ms. Mamiya, Chief Adviser of the Light-f team, presented the targets of the overall goal by explaining the calculation method. After she highlighted issues to be agreed upon among WDD, JICA, and three partner organizations, she proposed to set a quarterly monitoring meeting to share the progress of the toolkit application, discuss and coordinate issues that hinder smooth application, and share the next steps with WDD, JICA and the three partner organizations.

The overall goal and its targets were approved by the participants unanimously.

8. Discussions

Mr. Hafeez-ur-Rehman Channa, Additional Secretary WDD, remarked that the WDD would continue the process and keep cooperating with partner organizations to achieve the same mission for women.

Mr. Munawar Ali Mithani, Managing Director of STEVTA, mentioned that STEVTA did not need to stick to the original targets of 22 institutes but expand the training to more institutes to make students equipped with skills to be economically self-reliant. He added that he was fascinated by the fact that the project conducted activities in rural areas, and we would succeed in the mission with collective efforts.

Dr Lubna Mehmood Shah, Director STEVTA, expressed her gratitude for successful pilot activities and achievements among students of GVIG Sukkur, and she was happy to see results in that students had started their own businesses after the training. She also expected the rollout to be more successful.

Mr. Sanaullah from the School Education and Literacy Department (SELD) congratulated the project on successful completion, and he represented Dr Fouzia Khan, Chief Advisor Curriculum Wing SELD, and welcomed any support available at the department.

Mr. Wali Muhammad Qureshi, Sustainability Officer WDD, expressed his gratitude for the wonderful project that gave him and WDD a new experience such as planning sessions. He noted that the Light-F project provided good examples for WDD to manage activities, and the project was a milestone and guideline for WDD officers who were excited to continue these activities.

Ms. Benazir Mazari, toolkit support team WDD, remarked that she leaned a lot from the project even though it was a short period to be involved in the project, and she thanked WDD for making her join the project team.

Mr. Muhammad Yaseen, toolkit support team WDD, said that he was happy and thankful to be part of the project. He felt encouraged by joining the project and thanked Mr. Wali Muhammad Qureshi for giving him this opportunity.

<Online participants>

Mr. Fiaz Ali Ujan, Training Development Officer STEVTA pilot, expressed his gratitude to WDD, JICA, and STEVTA.

Mr. Ashique Hussain Kalhoro, Deputy Director, WDD, Hyderabad reported that WDD officers organized the session yesterday in Hyderabad and local NGOs were interested in the training, and he thanked JICA for teaching them how to make linkages with people.

9. Signing the Minutes of Meeting on Sustainability

All five parties, WDD, SRSO, STEVTA, SRSO, WDFP, and JICA, signed the minutes of the meeting on sustainability to confirm important issues for the sustainability of the project effectiveness.

10. Closing Remarks

- Mr. Yasumitsu Kinoshita, Chief Representative, the JICA Pakistan office, remarked that he was impressed by all active participation, contribution, and dedication to the project activities. He was glad to know the project achieved the project purposes and all its outputs. He said that the achievement was outstanding, which was the result of the teamwork and hard work of all stakeholders. He again thanked everyone for their contribution and dedication to the project.
- He was encouraged by the fact that WDD, SRSO, STEVTA, and WDFP had shared their rollout plans and committed to their efforts to continue and expand the toolkits. He noted that it was important for WDD to recruit relevant staff so that the inward and outward model and toolkit support team could continue their activities.
- He emphasized that the real work is just beginning, and behaviour changes have ways to go, so he

expected all members to keep a leading role by focusing on actual stories beyond numbers.

- He closed his remarks by expressing his gratitude to all for the amazing work to make the project successful and expecting to meet them at ex-post evaluation 3 years later.

The meeting ended with a word of appreciation by the Chairperson at 12:40.

Attachment:

- Presentation 1: Progress and achievement
- Presentation 2: Result of Terminal Evaluation
- Presentation 3: Sharing the Light-F Toolkit
- Presentation 4: SRSO rollout plan
- Presentation 5: STEVTA rollout plan
- Presentation 6: WDFP rollout plan
- Presentation 7: WDD rollout plan
- Presentation 8: Overall goal

[End]

Annex I: Meeting Agenda

Agenda of the 5th Joint Coordination Committee (JCC)

1. Date: 31 October (Tue), 2023
2. Time: 10:00 - 12:00
3. Venue: Pearl Continental Hotel (Shalimar Hall), Zoom
4. Objective:
   - To share and discuss the project progress and achievement
   - To approve the outcome of joint evaluation
   - To approve overall goals
   - To approve Light-F toolkit
5. Agenda

Time	Item	Presenter
9:30-10:00	Arrival of guests	
10:00-10:05	Opening Remarks	Ms. Rana Hussein, Minister, WDD
10:05-10:15	Self-introduction of participants	All participants
10:15-10:40	Progress and achievements Including outcome of joint evaluation	Mr. Hafeez-ur-Rehman Channa, Additional Secretary, WDD Ms. Hiroko Matsuki, Deputy Chief Advisor, Light-F Project
10:40-10:50	Sharing the Light-F toolkit	Mr. Riaz Ahmad Soomro, Assistant Director Shikarpur, WDD
10:50-11:20	Sharing rollout plan - SRSO/STEVTA/WDFP - WDD	Mr. Riaz Ali Jalalani, Manager CED, SRSO Mr. Azmat Hafeez Shaikh, Director (Academic), STEVTA Ms. Sabiha Shah, CEO & Founder, WDFP Mr. Wali Muhammad Qureshi, Sustainability officer, WDD
11:20-11:30	Proposal for overall goal	Ms. Chiyo Mamiya, Chief Advisor, Light-F Project
11:30-11:45	Discussion	All participants
11:45-11:55	Signing the MM	Representatives from WDD, SRSO, STEVTA, WDFP and JICA
11:55-12:00	Closing Remarks	Mr. Yasumitsu Kinoshita, Chief Representative, JICA Pakistan Office

Results of baseline survey
(Sukkur)

March 31, 2019

Project for Improvement of Livelihoods and Well-being of Female Home-Based Workers in the Informal Economic Sector in Sindh Province (Phase2)

1

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2

Outline of the survey

Survey method	Questionnaire interview
Survey size	50 FHBWs
Date of survey	26 Feb – 1 March, 2019
Other	The interviewed FHBWs should be tracked throughout the project period, and be interviewed again by the endline survey. Therefore, the Project recorded their CNIC number or their father's ones.

3

Sample distribution

The sample size is 50, five from each BDG. The project team selected core members who are less likely to drop out from project activities throughout the project period.

District	BDG	Leader	Member	Total
Khaipur	Agha Ali Jatoi	1	4	5
	Langha-1	1	4	5
	Mehran	1	4	5
	Misri Khan Khaskheli	1	4	5
	Nihal Khan Solangi	1	4	5
	Theba	1	4	5
Sukkur	Arbab Mir Bahar	1	4	5
	Rai Chand	1	4	5
	Ya Zehra	1	4	5
Shikarpur	Bhirkan	1	4	5
	Total	10	40	50

4

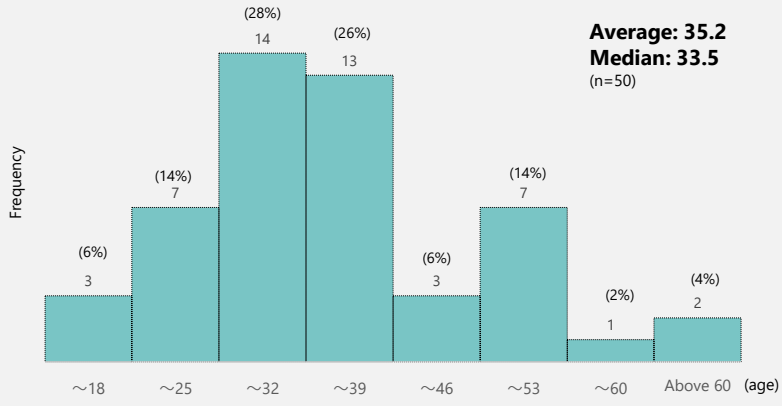
Part 1

Basic profile

5

Age distribution

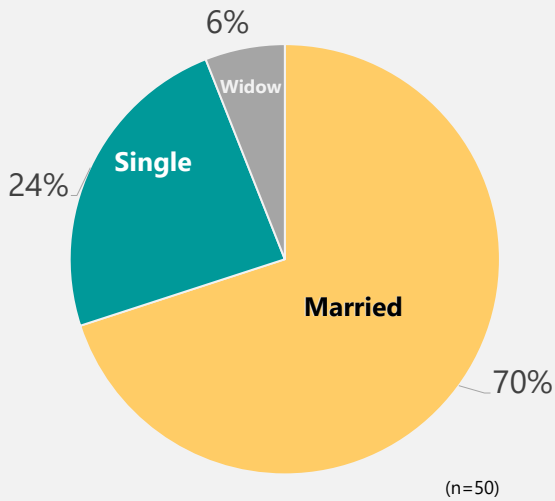
The average age of the respondents is 35.2. As the samples are leaders and core members, the average age might be higher than general tendency of all members.



6

Marital status

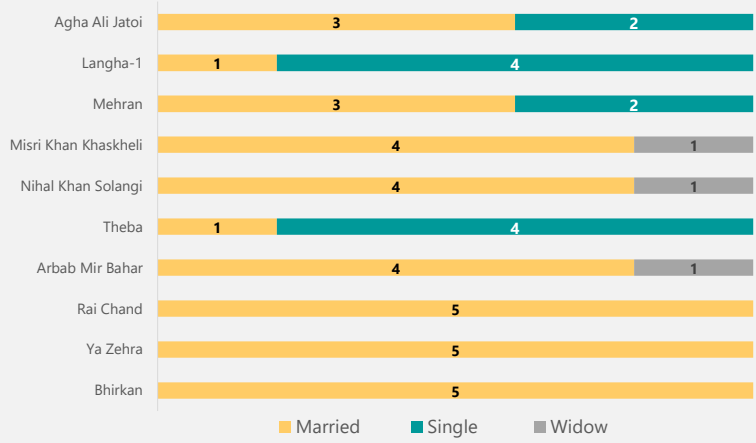
Most of the samples are married (70%), followed by those who are single (24%) or widow (6%).



7

Marital status by BDG

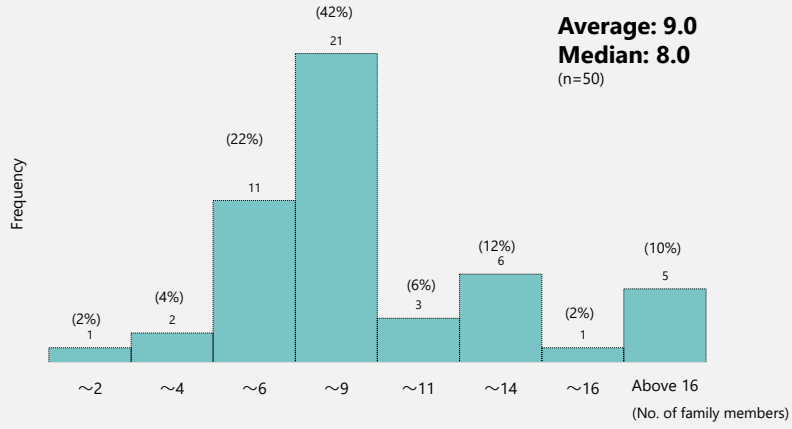
The samples from Langha-1 and Theba are more likely to be single compared with other BDGs.



8

Family members

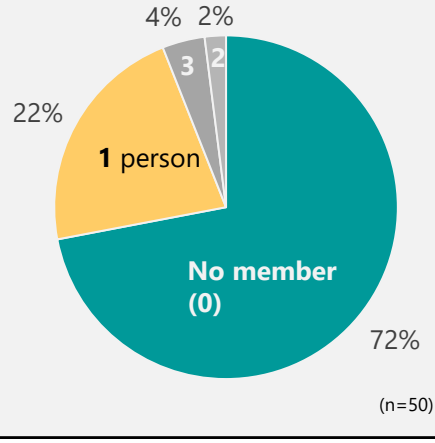
The average family size is 9.0; the minimum size is two in Arbab Mir Bahar, and the maximum size is 19 in Agha Ali Jatoi.



9

Family members working away for more than 3 months

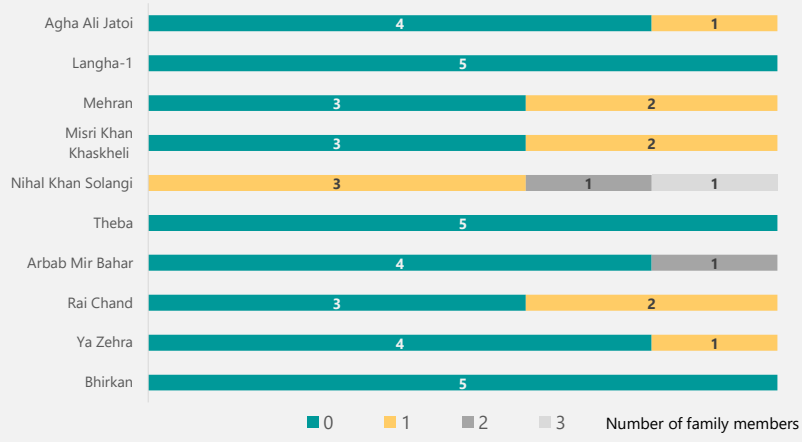
Most of the samples (72%) have no family members working away for more than 3 months; 11 respondents (22%) has one, 2 respondents (4%) has three, and 1 respondent (2%) has two family members who work away.



10

Family members working away for more than 3 months (by BDG)

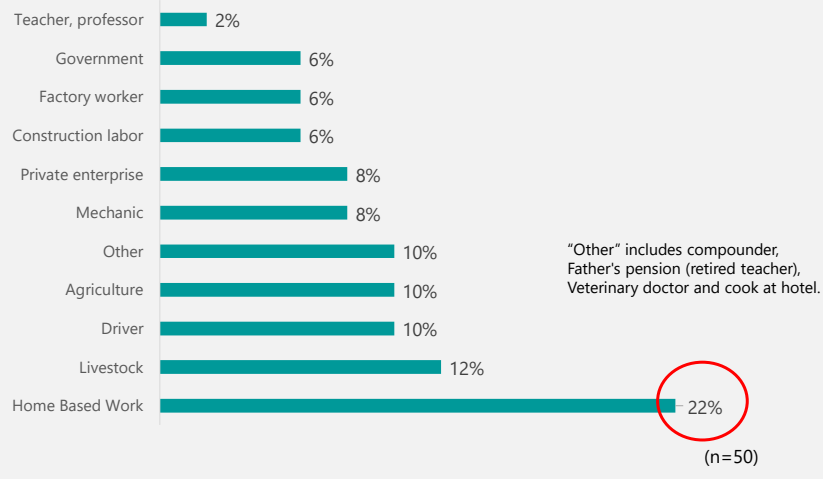
Langha-1, Theba and Bhirkan have no family member working away; Nihal Khan Solangi has relatively more numbers of family members who work away.



11

Prime mean of livelihood

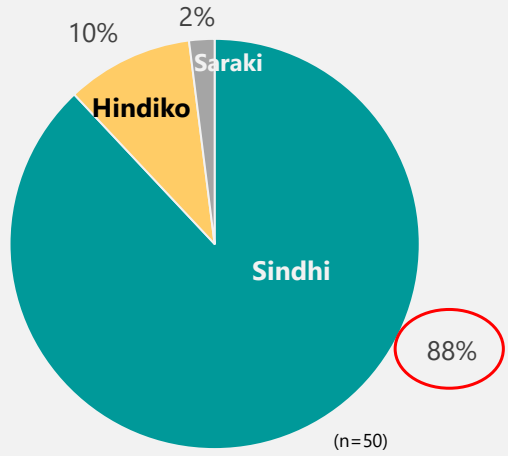
"Home-based work" is the highest proportion (22%), followed by "livestock" (12%), driver (10%), agriculture (10%) and other (10%), which shows HBW is an important income source for the respondents.



12

Mother tongue

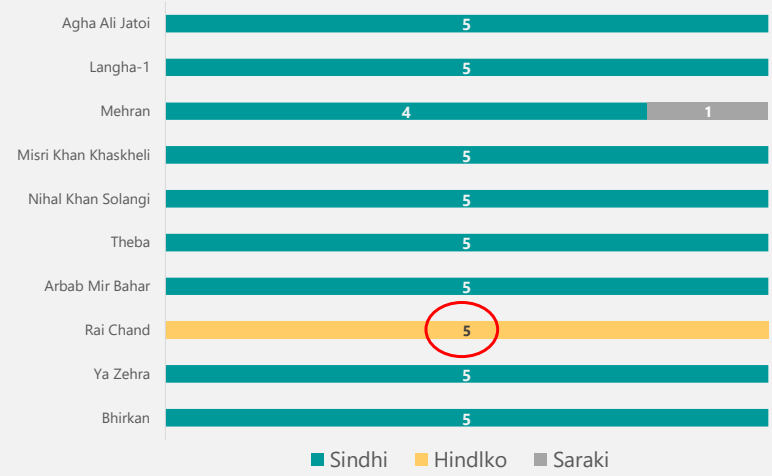
Sindhi is the major mother language (88%) among the samples, followed by Hindiko (10%) and Saraki (2%).



13

Mother tongue by BDG

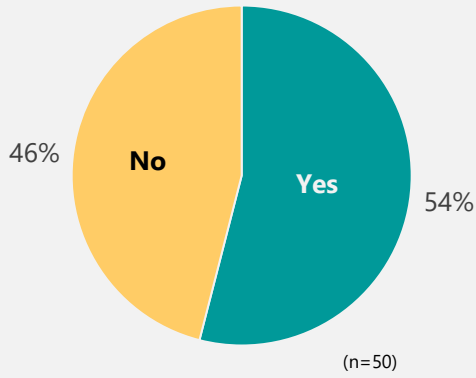
Except Rai Chand (Hindu community), Sindhi is the prevalent mother tongue.



14

Do you speak Urdu?

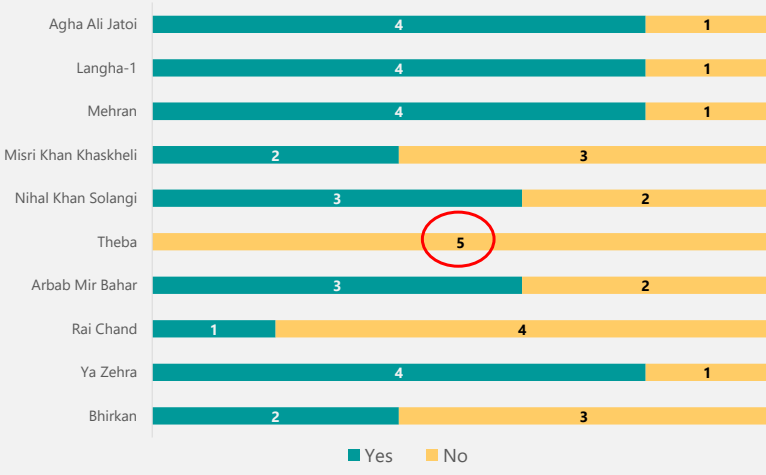
About half of the samples (54%) can speak Urdu; 46% cannot speak it.



15

Do you speak Urdu? (by BDG)

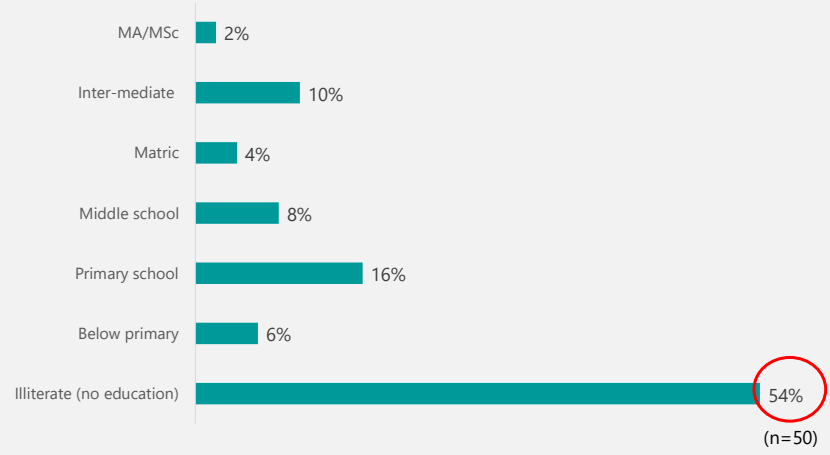
All samples in Theba cannot speak Urdu.



16

Final educational status of the respondent

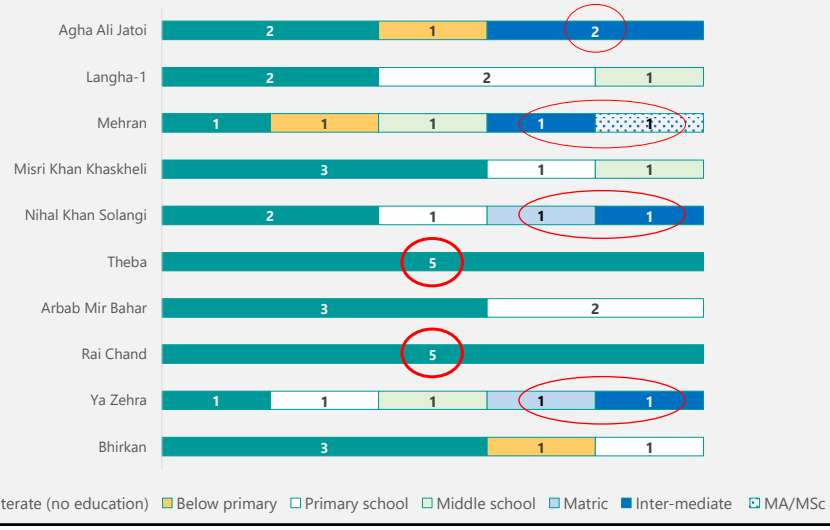
Almost half of the samples (54%) has no education. Those who completed a primary school is 16%.



17

Final educational status of the respondent

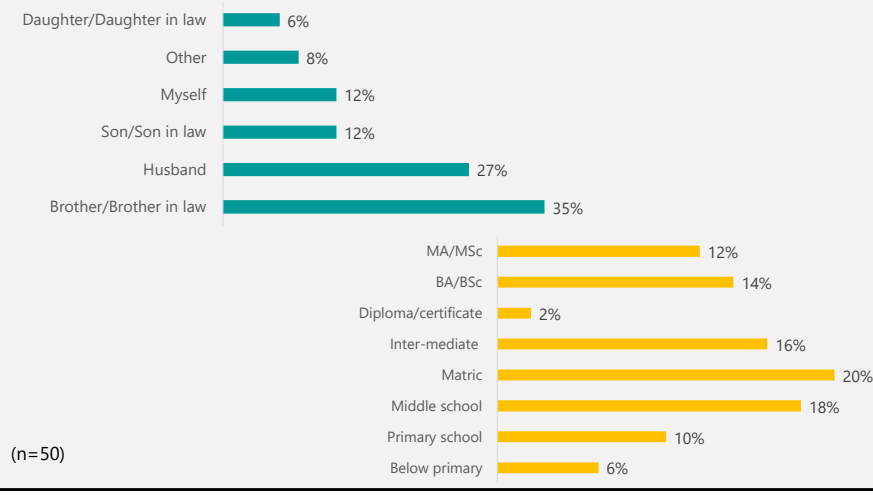
Theba and Rai Chand has no samples experienced education; Agha Ali Jatoi, Mehran, Nihal Khan Solangi, and Ya Zehra have samples who completed higher educations.



18

Who has the highest educational status in your family?

"Brother/brother in law" and "husband" are likely to have the highest educational status in the samples' families. The most prevalent status of them is "Matric" (20%), followed by "middle school" (18%) and "inter-mediate" (16%).

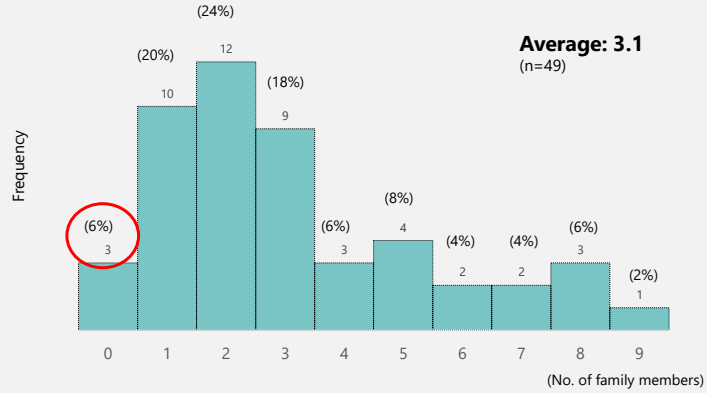


(n=50)

19

How many family members can read a newspaper and write a simple letter?

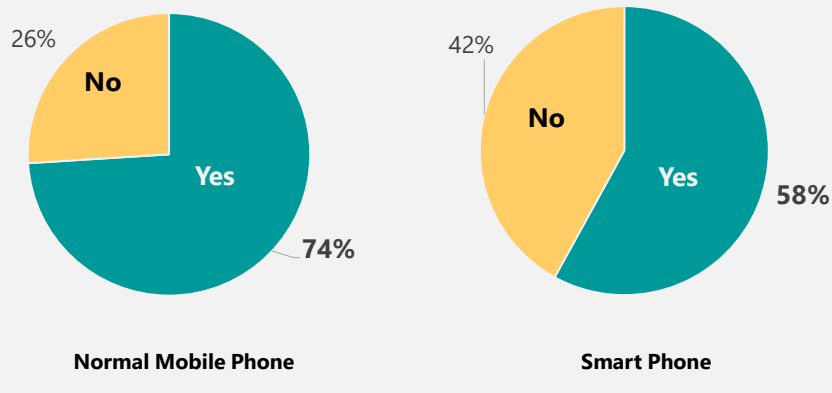
The average number of family members who can read a newspaper and write a simple letter is 3.1. Three respondents have no members including themselves who can read and write. (They are from Theba, Arbab Mir Bahar, and Rai Chand.)



20

Do you have a mobile phone that you can use when necessary?

Most of the samples (74%) has access to normal mobile phone, and more than half (58%) access smart phone.

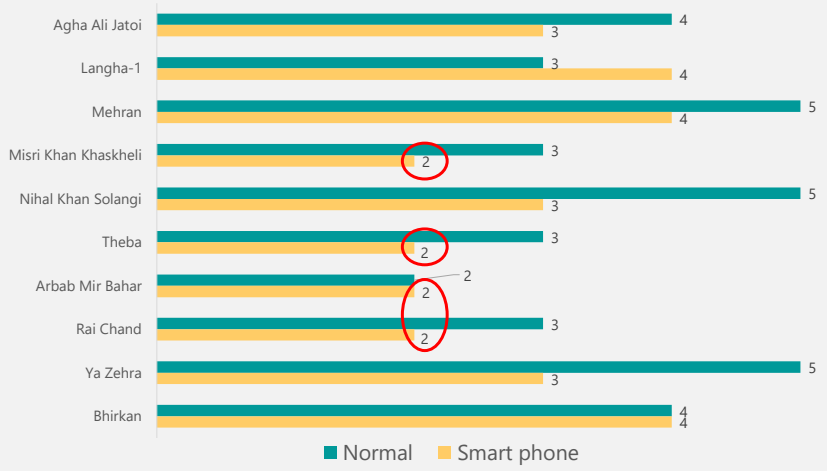


(n=50)

21

Do you have a mobile phone that you can use when necessary?

Regarding smart phone, Misri Khan Khaskheli, Theba, Arbab Mir Bahar, and Rai Chand have relatively less access.



22

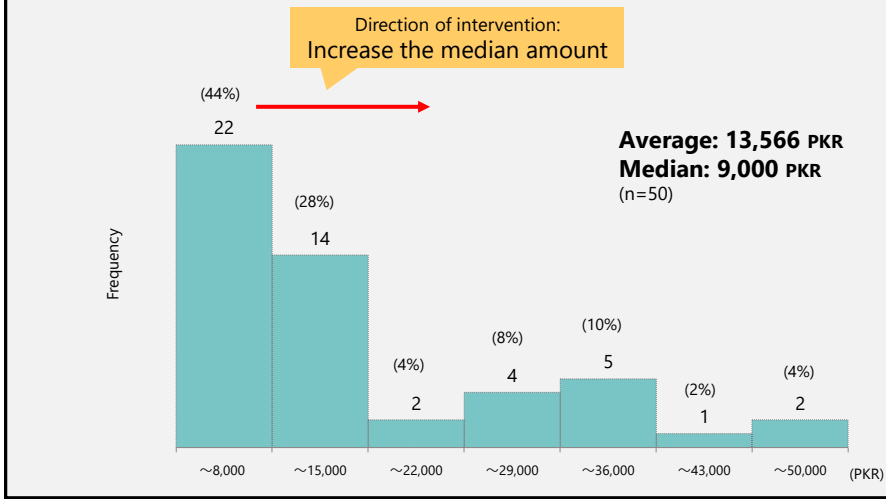
Part 2

Home-based works

23

How much did you earn from HBW in the last 3 months?

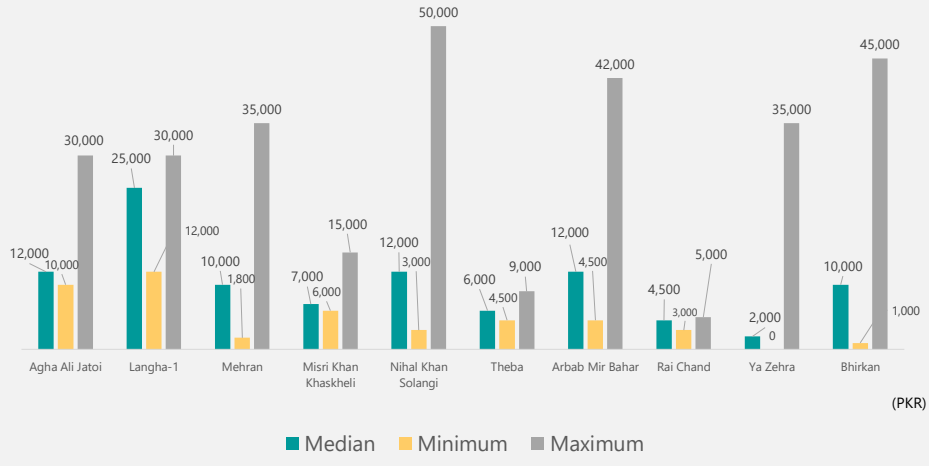
The average amount of earning in the last 3 months (Dec, Jan, Feb) is 13,566 PKR; the median is 9,000 PKR. Majority of the samples (72%) earned less than 15,000 PKR in 3 months.



24

How much did you earn from HBW in the last 3 months?

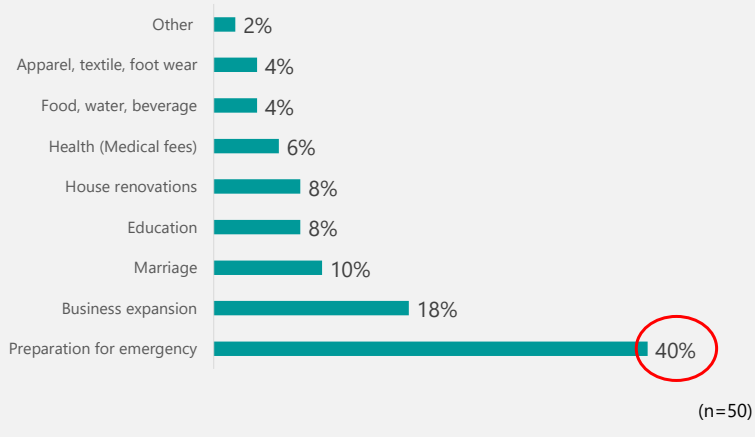
Ya Zehra has the lowest median (2,000 PKR) as 3 members did not earn much because of arm broken and family issue, followed by Rai Chand (4,500 PKR) and Theba (6,000 PKR).
Those earned more than 30,000 PKR in 3 months are 8 respondents from 7 BDGs.



25

If you get extra income, for what purpose do you want to spend it?

40% of the samples want to spend extra income for "preparation for emergency", followed by "business expansion" (18%), and marriage (10%).



26

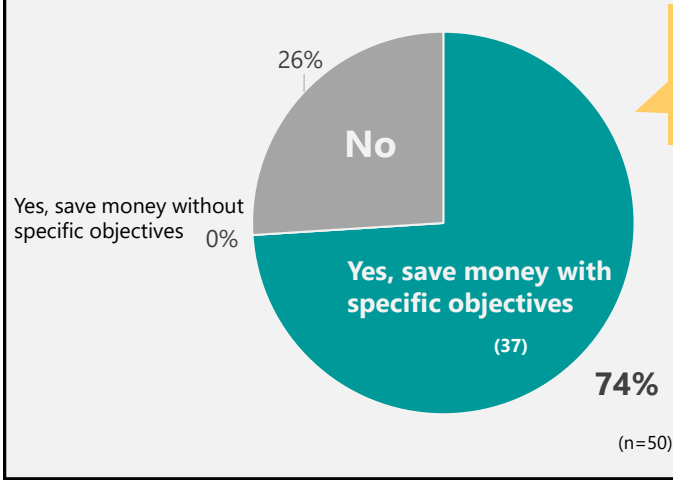
Part 3

Financial activities

27

Do you save money for any specific objectives?

Most of the samples (74%) responded that they save money with some specific objectives.

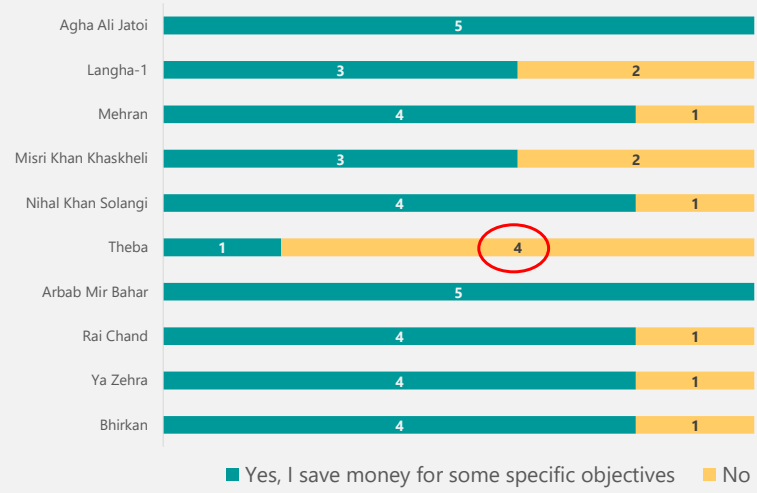


74% is high proportion, which shows less room to be increased, but still we can reduce the proportion of "no saving".

28

Do you save money for any specific objectives?

Theba has more numbers of respondents who do not save money.



29

Comparison of saving and no saving

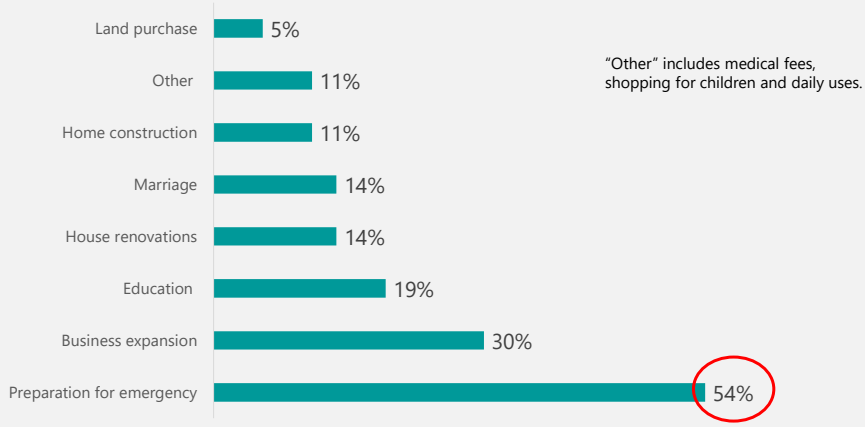
	Saving	No saving	
No. of response	37	13	
HBW earning (average)	13,251 PKR	14,462 PKR	
HBW earning (median)	9,000 PKR	9,000 PKR	
Age	35.1	35.5	
Single	5	7	
Married	30	5	p=0.002
No education	17	10	
Having some education (all but "no education")	20	3	p=0.53

Marital status (single or married) has a relationship with the responses of saving. Married FHBWs are more likely to save money.

30

What are main purposes of saving money?
(multiple choice possible)

The prevalent purpose of saving money is "preparation for emergency" (54%), followed by "business expansion" (30%), and "education" (19%).



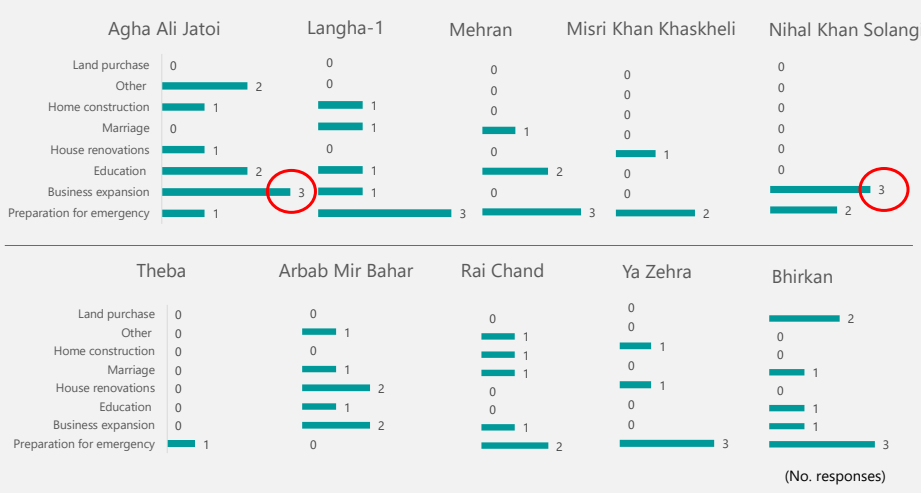
"Other" includes medical fees, shopping for children and daily uses.

(n=37 respondents saving money)

31

What are main purposes of saving money? (by BDG) (multiple choice possible)

Agha Ali Jatoi and Nihal Khan Solangi have more responses of "business expansion" as a main purpose of saving money.

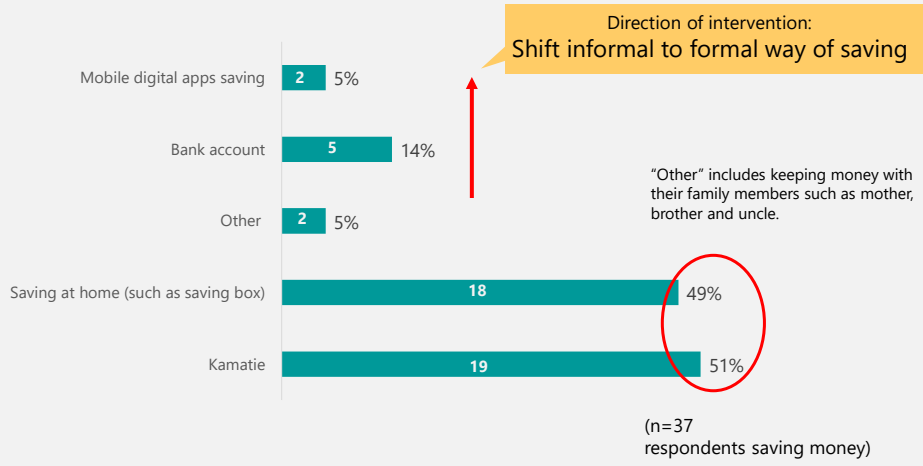


(No. responses)

32

What are main means of saving?
(multiple choice possible)

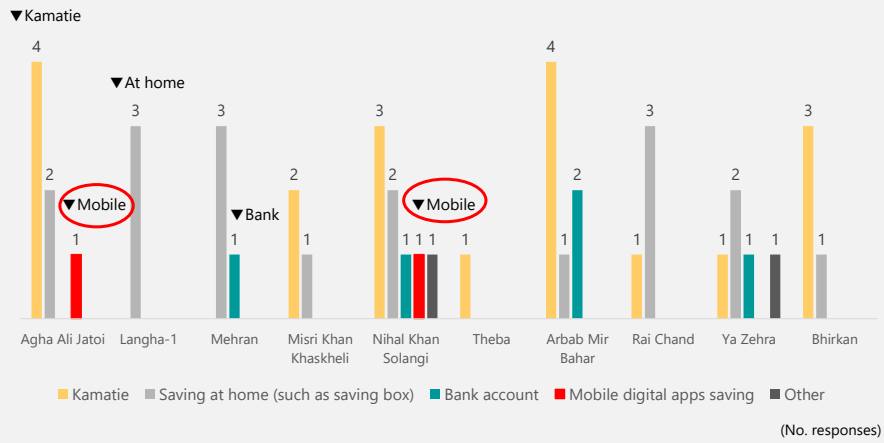
"Kamatie" (51%) and "saving at home" (49%) are the prevalent means of saving. Those using formal financial method are only seven (five for "bank account", and two for "mobile digital").



33

What are main means of saving? (by BDG)
(multiple choice possible)

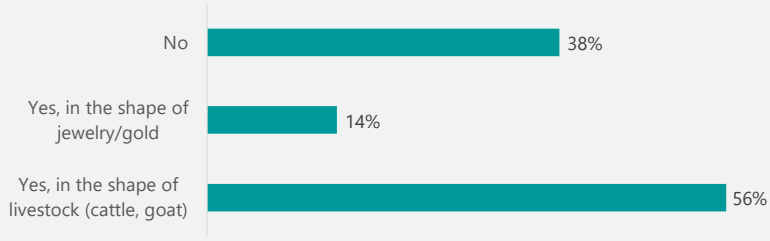
Agha Ali Jatoi and Nihal Khan Solangi have one respondent using mobile digital (Easypaisa) for saving. Langha-1 and Mehran do not have responses of kamatie.



34

Do you save money in the shape of assets?
(multiple choice possible)

More than half of the samples (56%) save money in the shape of livestock.

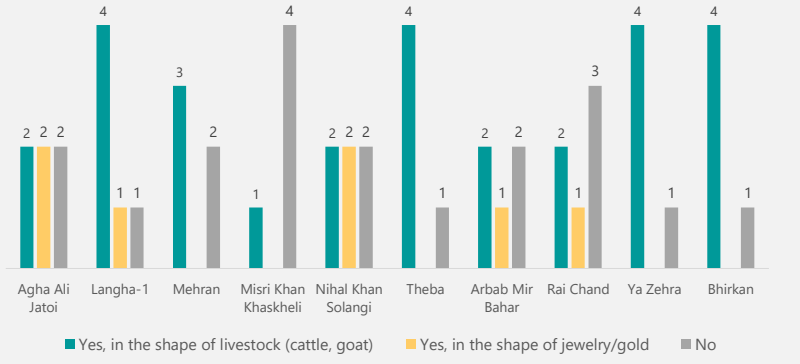


(n=50)

35

Do you save money in the shape of assets? (by BDG) (multiple choice possible)

Langha-1, Theba, Ya Zehra, and Bhirkan use livestock relatively much for saving; Misri Khan Khaskeli has less use assets for saving.

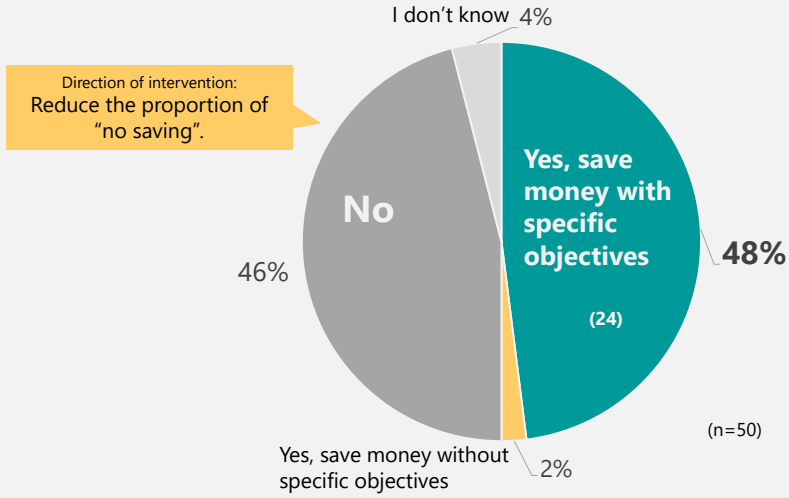


(No. responses)

36

In your house, are there other family members who save money for any specific objectives?

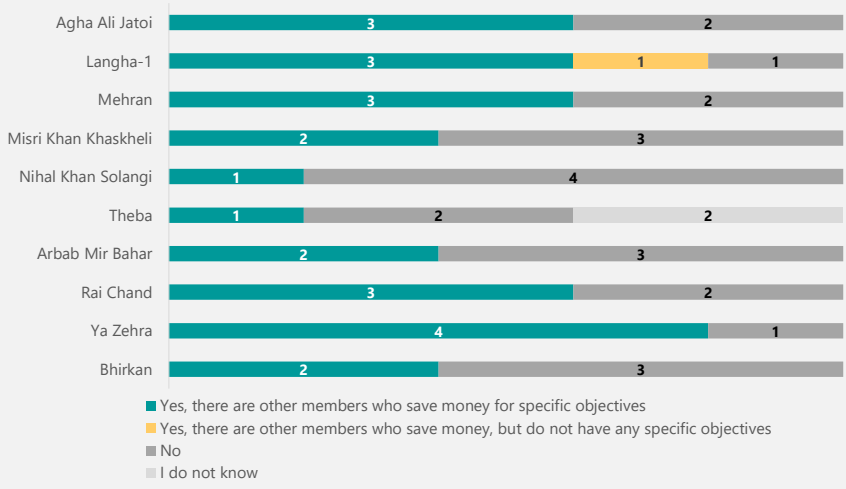
Almost half of the samples (48%) responded that their other family members save money with some specific objectives.



37

In your house, are there other family members who save money for any specific objectives?

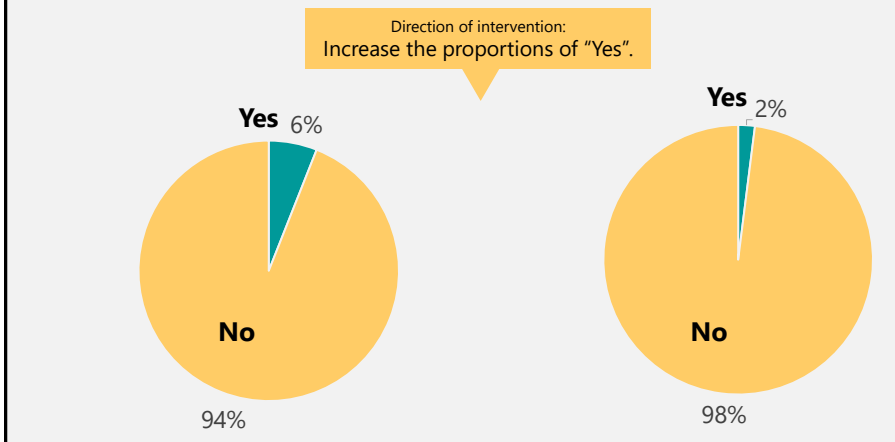
Nihal Khan Solangi has more responses of "no saving".



38

Do you keep writing records of income and expenditure?

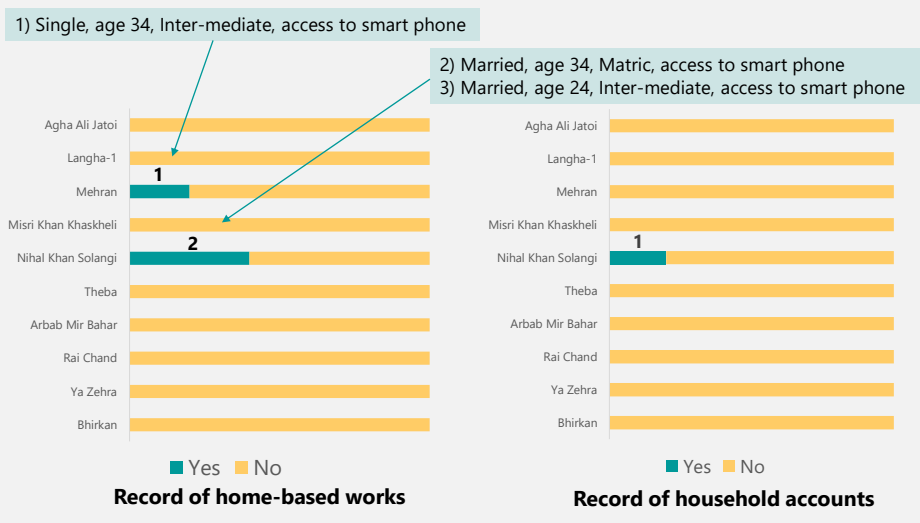
Record keepings are rarely conducted by the samples.



39

Do you keep writing records of income and expenditure? (by BDG)

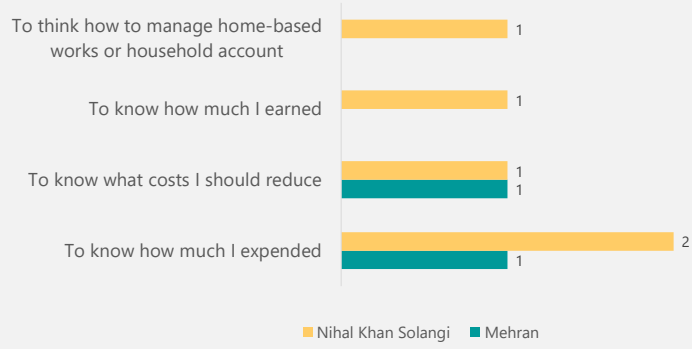
Those keeping records are from Mehran and Nihal Khan Solangi, who have higher educational status and access to smart phone.



40

Reason of keeping writing records
(multiple choice possible)

Those who keep records have more than one reason for that practices

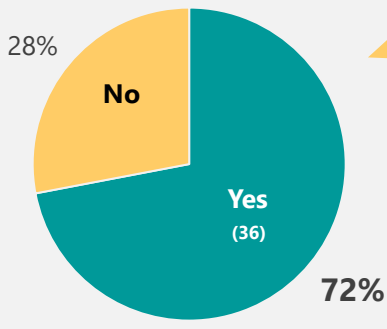


(n=3
respondents keeping records)

41

Do you save part of income earned from HBW?

The proportion of the samples who save part of income earned from HBW is 72%, which is almost identical with the proportion of saving money with specific objectives (74%).



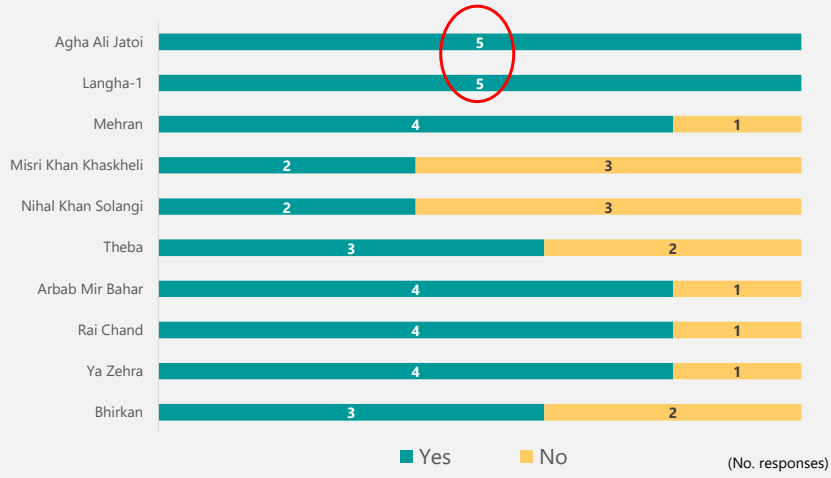
72% is high proportion, which shows less room to be increased, but still we can reduce the proportion of "no saving".

(n=50)

42

Do you save part of income earned from HBW?

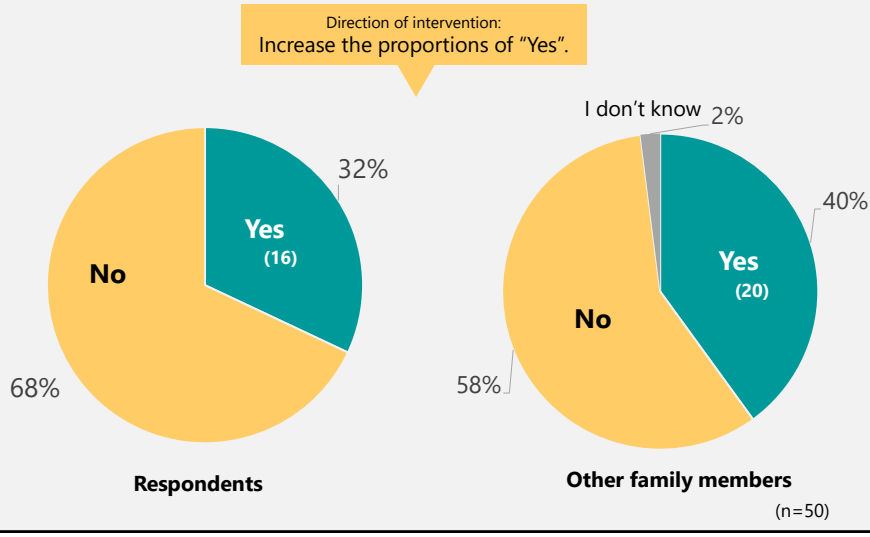
All samples from Agha Ali Jatoi and Langha-1 save part of HBW income.



43

Do you have your own bank account?

32% of the respondents have their own bank account under their names. The proportion of bank holders among their family members is slightly higher (40%) than respondents.



44

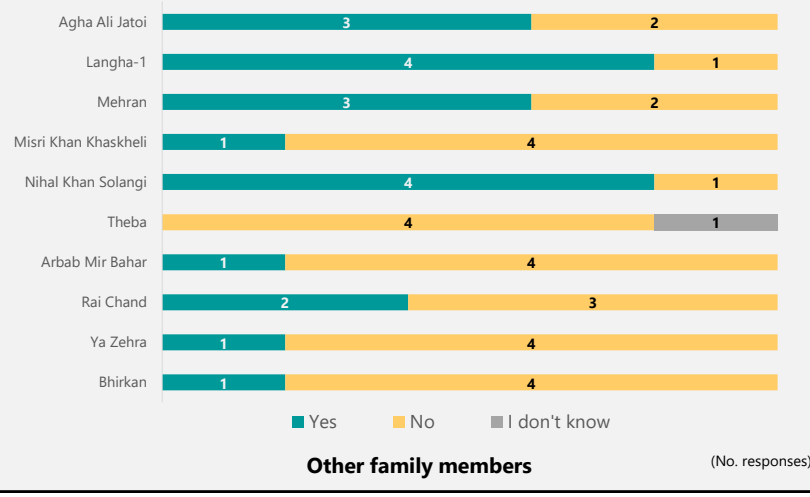
Do you have your own bank account under your name?

Theba and Rai Chand do not have any samples owning bank account under respondents' names.

45

In your house, are there other family members who own bank account?

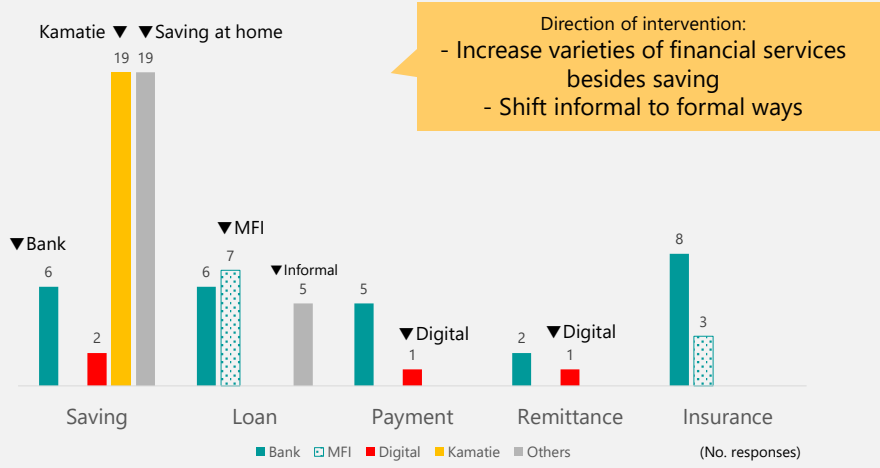
There is no significant difference in tendency of distribution from bank holder of the respondents themselves.



46

Financial services respondents are using

The type of financial services that the samples use is mostly dominated by saving. The numbers of respondents using formal financial services are quite limited; there is two respondents using digital method for saving, and one for each of payment and remittance.

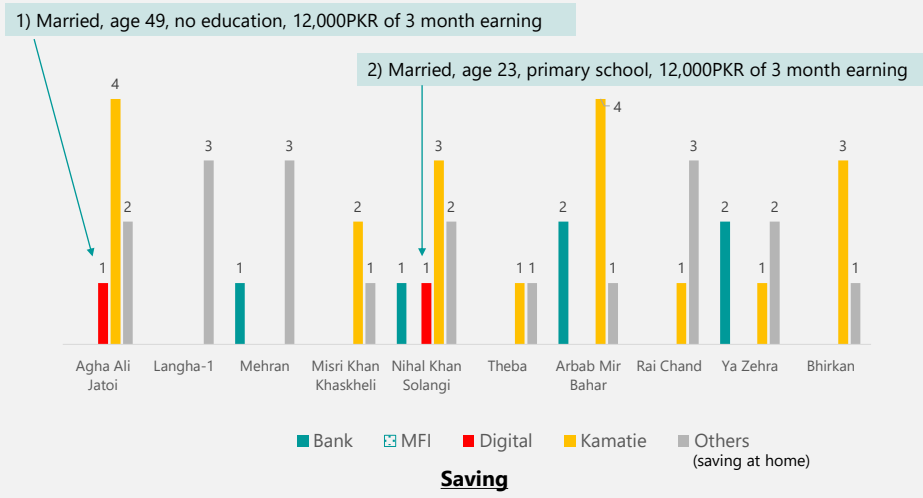


Direction of intervention:
- Increase varieties of financial services besides saving
- Shift informal to formal ways

47

Saving of the respondents by BDG

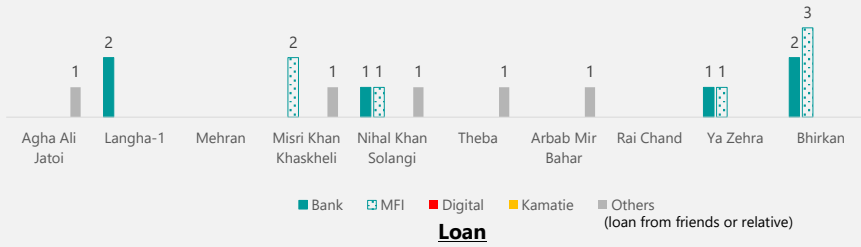
Those who save money by digital way such as Easypaisa are in Agha Ali Jatoi and Nihal Khan Solangi. One has no formal education, another completed primary school.



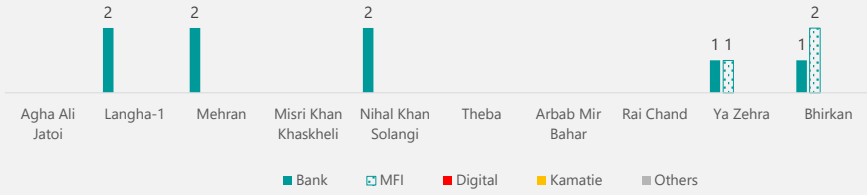
48

Loan, insurance of the respondents by BDG

Other for loan means informal loan from friends or relative.
There are several responses that they have life insurance from State Life Insurance. The insurance fees is 5,000 to 10,000 PKR/year.



Loan

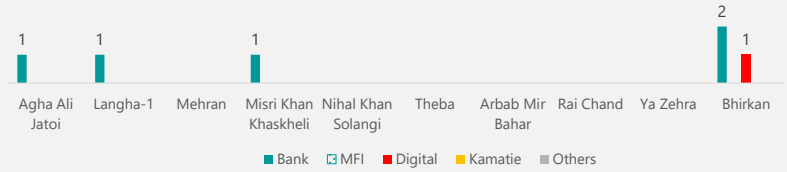


Insurance

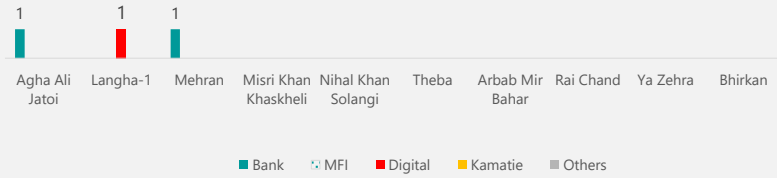
49

Payment, remittance of the respondents by BDG

Two respondents are using Easypaisa for payment or remittance.



Payment

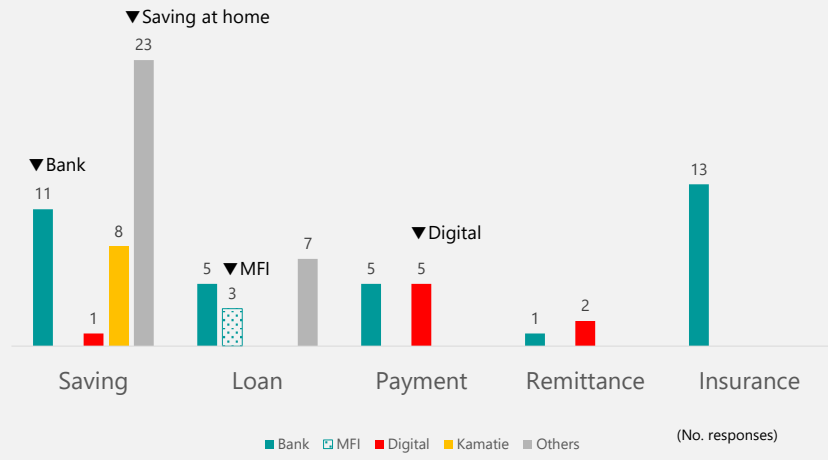


Remittance

50

Financial services other family members are using

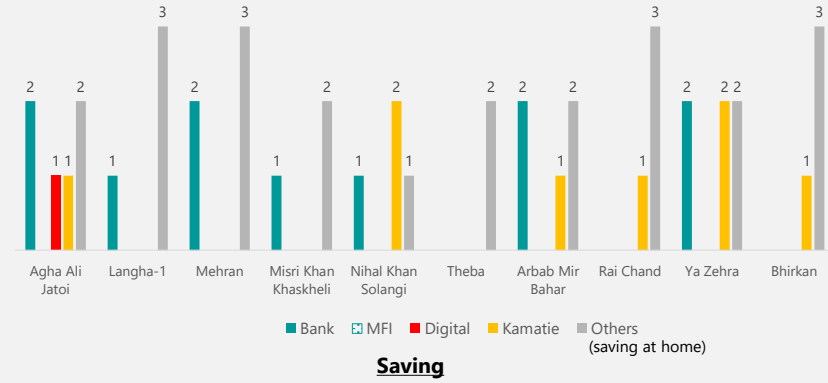
The distribution of financial types have a similar tendency with ones of the respondents, but the numbers of formal financial usage such as saving at bank, payment by digital and insurance are slightly larger than respondents.



51

Saving of family members by BDG

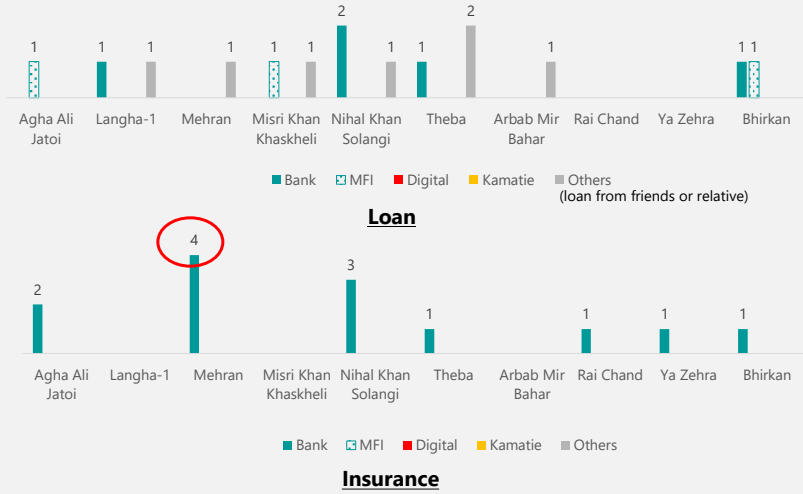
The one response of digital usage for saving in Agha Ali Jatoi is from the same family the respondent using digital for saving belongs to.



52

Loan, insurance of family members by BDG

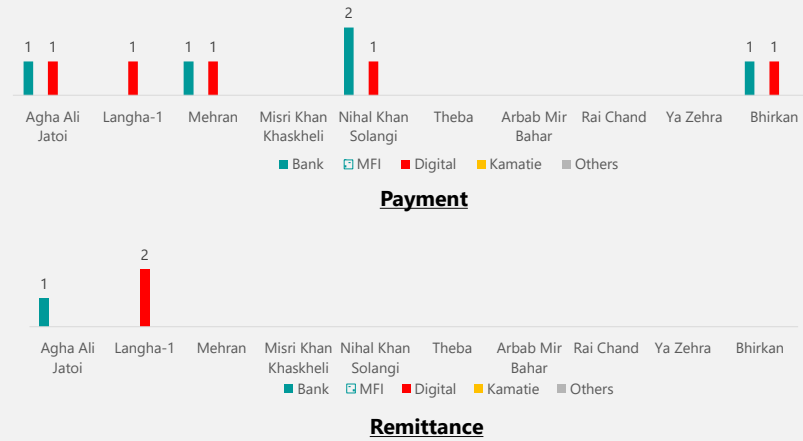
Mehran has more responses of insurance. Though reasons are not clear, the respondents have relatively older ages (the average of four respondents is 46), which might cause a high tendency.



53

Payment, remittance of the respondents by BDG

The BDGs that do not have any response of digital usage are five: Misri Khan Khaskheli, Theba, Arbab Mir Bahar, Rai Chand, and Ya Zehra.



54

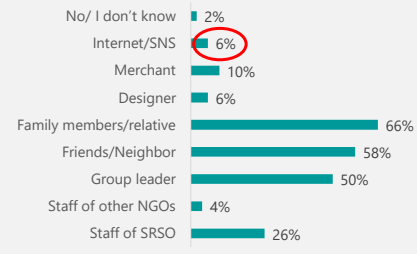
Part 4

Knowledge about support resources

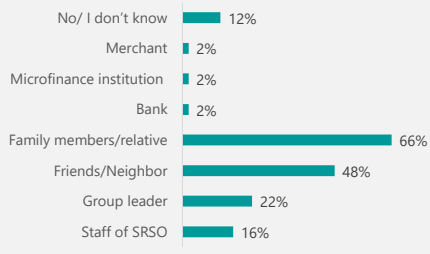
55

Which organizations or persons do you think support you?

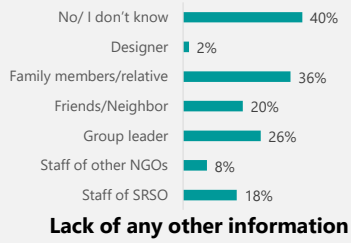
Three respondents from Agha Ali Jatoi, Langha-1 and Misri Khan Khaskeli selected "internet/SNS". They are 23 age completed inter-mediate, 21 age completed primary school and 29 age middle school. graduate.



Technical problems



Financial problems



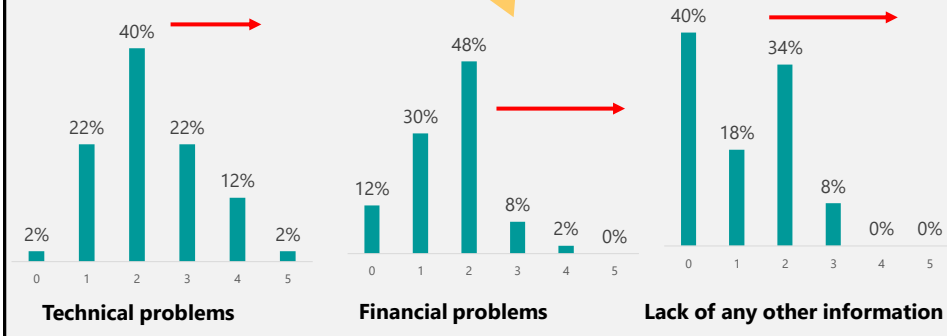
Lack of any other information

56

Which organizations or persons do you think support you? (Variety)

In case that the samples face technical problems, they have relatively more various resources for support; they have less varieties of support in cases of financial problems and any other information

Direction of intervention:
Increase varieties of support especially for financial problems and any other information such as sales and marketing.



Technical problems **Financial problems** **Lack of any other information**

57

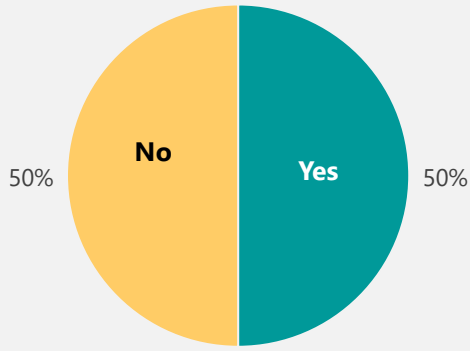
Part 5

Perception about women employment

58

Do you think your family members agree about women formal employment?

Half of the samples responded that their family members agree about women formal employment.

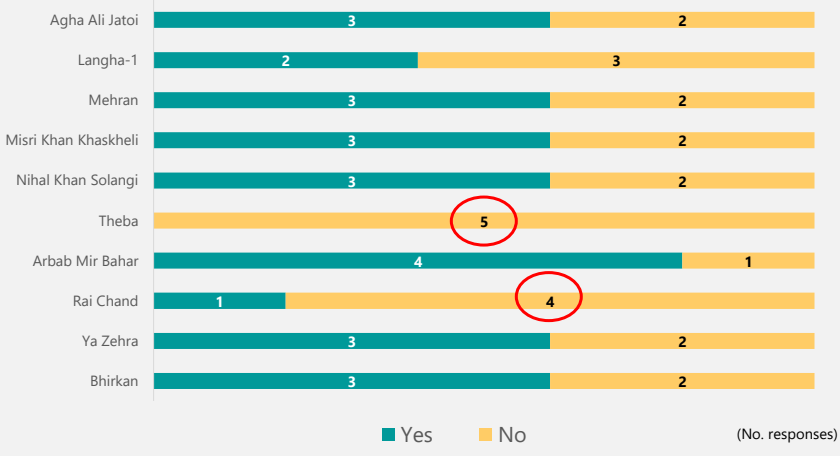


(n=50)

59

Do you think your family members agree about women formal employment?

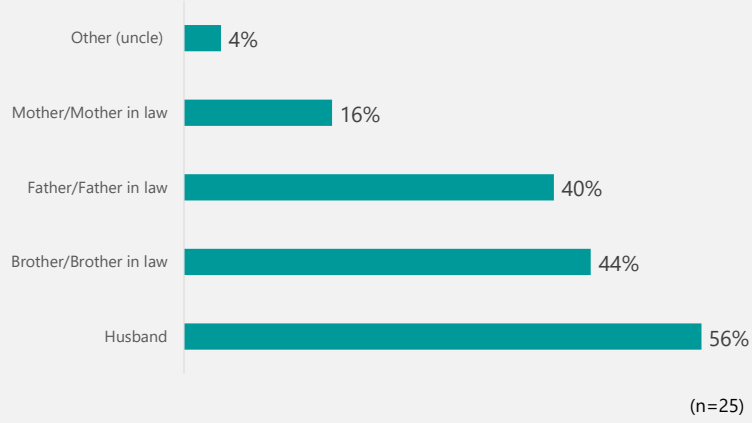
Theba and Rai Chand show a negative tendency about women formal employment.



60

Which family members disagree about women formal employment? (multiple choice possible)

The family member who disagree about women formal employment is "husband" (56%), followed by "brother/brother in law" (44%) and "father/father in law" (40%).

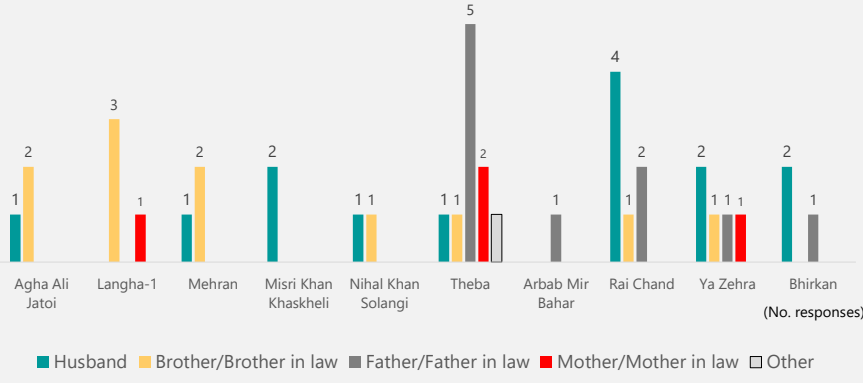


61

Which family members disagree about women formal employment? (By BDG)

(multiple choice possible)

The reason that Theba has more responses of "father/father in law" might be that most of the samples are not married. However, though the samples of Langha-1 are all single, their choice is not "father/father in law" , but "brother/brother in law". It implies that decision makers might be different by household or community.



62

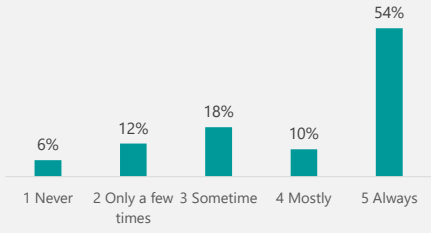
Part 6

Autonomy of women

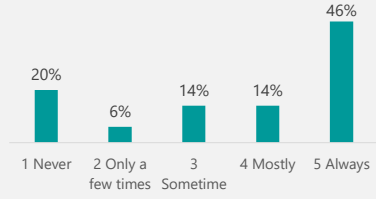
63

Autonomy

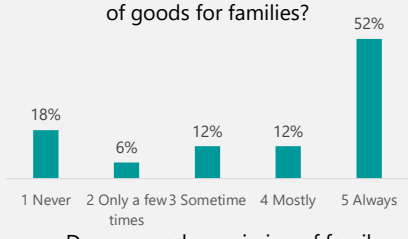
The samples have slightly more space of autonomy in purchase of goods than decision making about education. Many of them need family permission to go out, especially go to market (52%).



Do you make decision about purchase of goods for families?

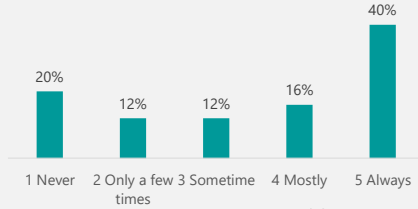


Do you join in decision making about education of children?



(n=50)

Do you need permission of family members to go to market?

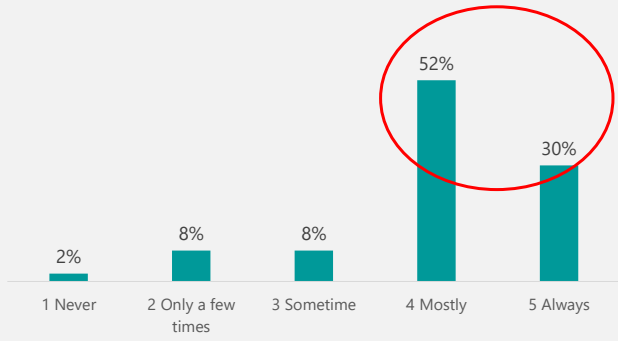


Do you need permission of family members to visit your families/friends?

64

Autonomy

The samples have generally some confidence in changing the course of their life; the samples who selected “never” (1 response) or “only a few times” (4 responses) are from Theba and Rai Chand.



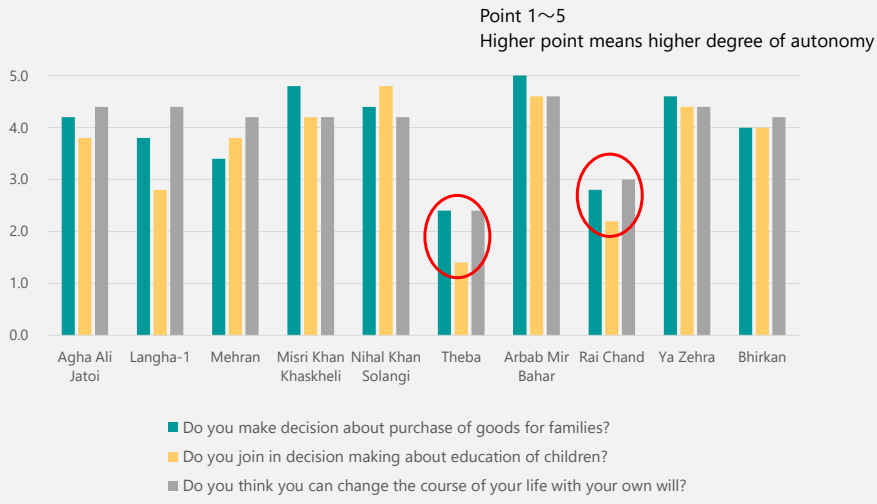
Do you think you can change the course of your life with your own will?

(n=50)

65

Autonomy: comparison of the average points

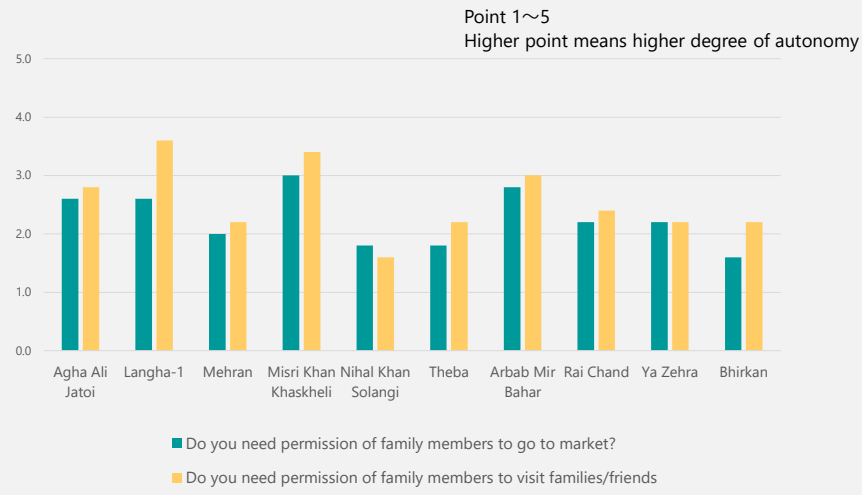
Theba and Rai Chand show relatively lower degree of autonomy in terms of decision making and confidence in changing their life.



66

Autonomy: comparison of the average points

Compared with decision making and confidence (previous page), mobility restriction has less gaps among BDGs.



67

Conclusion

68

Characteristics of BDGs

	Positive	Negative
Agha Ali Jatoi	• A few samples completed higher education • It might have more willingness to enhance business expansion • It has one FHBW saving money by digital	
Langha-1	• More access to smart phone	
Mehran	• A few samples completed higher education • It has one keeping record • More access to smart phone	
Misri Khan Khaskheli	• Less access to smart phone	
Nihal Khan Solangi	• A few samples completed higher education • It might have more willingness to enhance business expansion • It has one saving money by digital • It has two FHBWs keeping record • It has a FHBW earned more than 40,000 PKR in 3 months.	• Families are not interested in saving?
Theba	• It has more potential to increase HBW earning • It has potential to enhance saving from scratch	• No samples who can speak Urdu • All samples have no education • Less access to smart phone • No bank account holder • Conservative about women employment
Arbab Mir Bahar	• It has a FHBW earned more than 40,000 PKR in 3 months.	• Less access to smart phone
Rai Chand	• It has more potential to increase HBW earning	• All samples have no education • Less access to smart phone • No bank account holder • Conservative about women employment
Ya Zehra	• A few samples completed higher education • It has more potential to increase HBW earning	
Bhirkan	• More access to smart phone • It has a FHBW earned more than 40,000 PKR in 3 months.	

69

PDM indicators

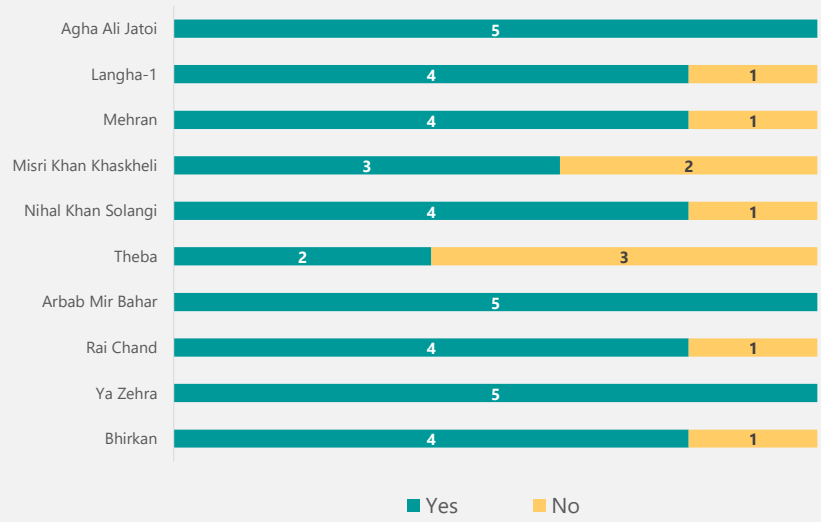
<table>
<tr><td rowspan="2">Output 2</td><td>2-1 Number of FHBWs HH who do saving with specific objectives</td><td>• FHBW or HH: 40 (80%)</td><td>• FHBWs: 37 (74%)
• HHs: 24 (48%)</td></tr>
<tr><td>2-2 Number of FHBWs who record incomes and expenditures of their business/household</td><td>• Business or household: 3 (6%)</td><td>• Business: 3 (6%)
• Household: 1 (2%)</td></tr>
<tr><td rowspan="3">Output 3</td><td>3-1 Number of FHBWs ~~and HHs~~ who save income from HBW</td><td colspan="2">• FHBWs: 36 (72%)</td></tr>
<tr><td>3-2 Number of FHBWs and HHs who have accounts in formal financial institutions</td><td>• FHBW or HH: 27 (54%)</td><td>• FHBWs: 16 (32%)
• HHs: 20 (40%)</td></tr>
<tr><td>3-3 Types of financial services the FHBWs and HHs have access</td><td colspan="2"><table><tr><th></th><th>Formal only</th><th>All</th></tr><tr><td>Total average of variety number (FHBW or Family)</td><td>1.28</td><td>2.00</td></tr><tr><td>Total average of variety number (FHBW)</td><td>0.80</td><td>1.52</td></tr><tr><td>Total average of variety number (Family)</td><td>0.82</td><td>1.36</td></tr></table></td></tr>
<tr><td rowspan="2">Output 4</td><td>4-1 Profit from HBW (revenue and cost)</td><td colspan="2">• Average: 13,566 PKR for 3 months
• Median: 9,000 PKR for 3 months</td></tr>
<tr><td>4-2 Number of support resources the FHBWs can access</td><td><Average>
• Total (all): 2.74</td><td>• Technical problems: 2.26
• Financial problems: 1.58
• Lack of other information: 1.10</td></tr>
<tr><td>Output 5</td><td>5-1 Number of HHs who agree female members work in formal sector</td><td colspan="2">• 25 HHs (50%)</td></tr>
</table>

70

Data of PDM indicators by BDG

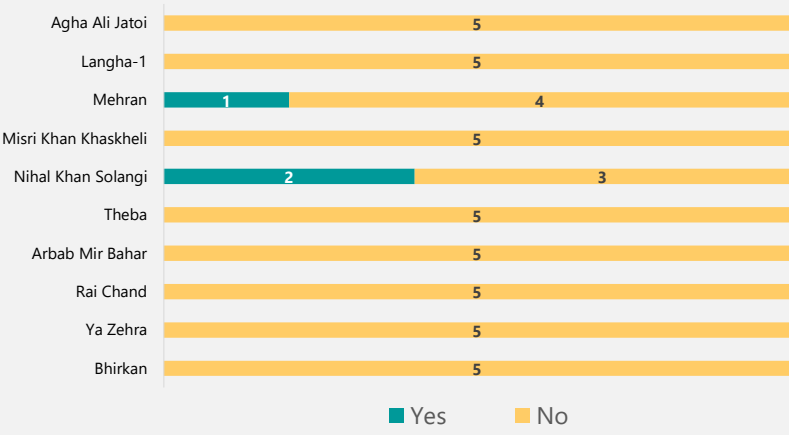
71

2-1 Number of FHBWs HH who do saving with specific objectives **(No. of FHBWs or HHs)**



72

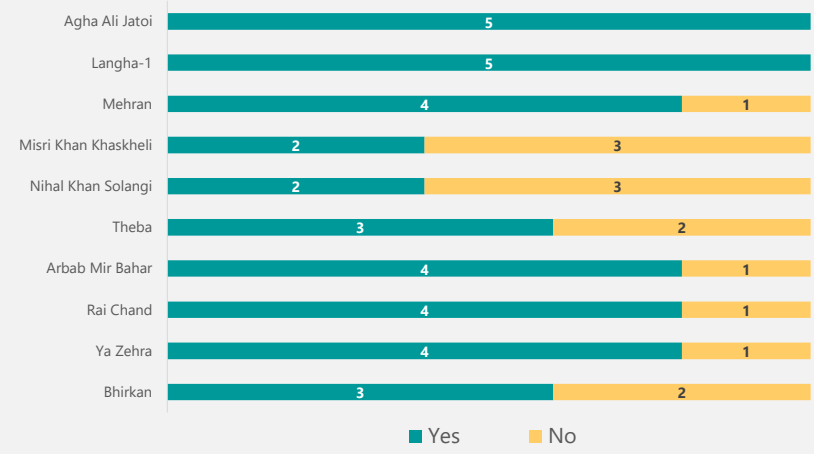
2-2 Number of FHBWs who record incomes and expenditures of their business/household



Record of home-based works or household accounts

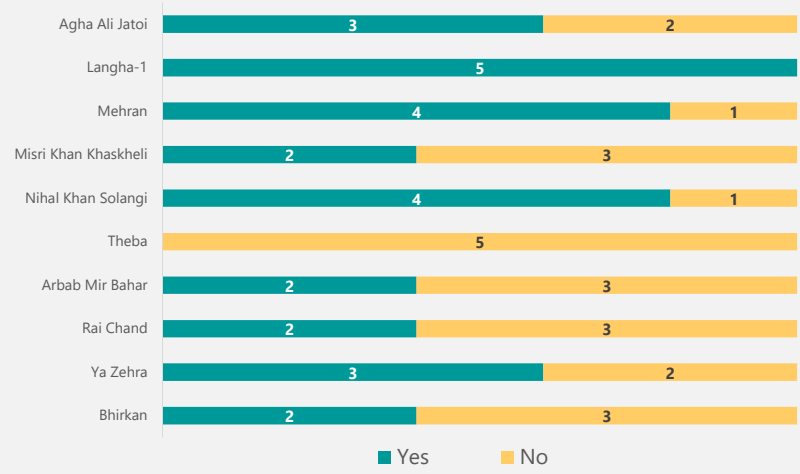
73

3-1 Number of FHBWs ~~and HHs~~ who save income from HBW



74

3-2 Number of FHBWs and HHs who have accounts in formal financial institutions **(No. of FHBWs or HHs)**



75

3-3 Types of financial services the FHBWs and HHs have access (variety of financial services)

Total number of variety

	Formal only			All		
	Total (FHBW or Family)	Total (FHBW)	Total (Family)	Total (FHBW or Family)	Total (FHBW)	Total (Family)
Agha Ali Jatoi	8	3	7	12	8	8
Langha-1	9	6	5	12	9	8
Mehran	8	4	7	11	7	10
Misri Khan Khaskheli	5	3	2	8	7	4
Nihal Khan Solangi	11	6	8	14	9	11
Theba	2	0	2	8	3	6
Arbab Mir Bahar	2	2	2	6	6	4
Rai Chand	1	0	1	5	4	5
Ya Zehra	8	6	3	10	9	5
Bhirkan	10	10	4	14	14	7
Total	64	40	41	100	76	68

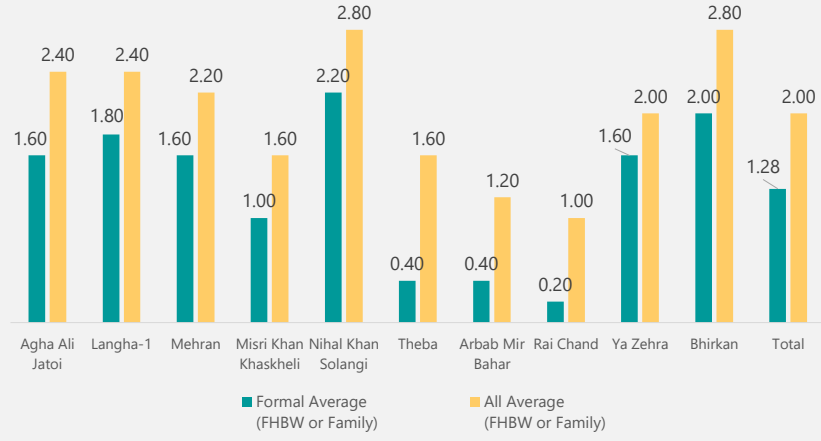
Average number of variety

	Formal only			All		
	Average (FHBW or Family)	Average (FHBW)	Average (Family)	Average (FHBW or Family)	Average (FHBW)	Average (Family)
Agha Ali Jatoi	1.60	0.60	1.40	2.40	1.60	1.60
Langha-1	1.80	1.20	1.00	2.40	1.80	1.60
Mehran	1.60	0.80	1.40	2.20	1.40	2.00
Misri Khan Khaskheli	1.00	0.60	0.40	1.60	1.40	0.80
Nihal Khan Solangi	2.20	1.20	1.60	2.80	1.80	2.20
Theba	0.40	0.00	0.40	1.60	0.60	1.20
Arbab Mir Bahar	0.40	0.40	0.40	1.20	1.20	0.80
Rai Chand	0.20	0.00	0.20	1.00	0.80	1.00
Ya Zehra	1.60	1.20	0.60	2.00	1.80	1.00
Bhirkan	2.00	2.00	0.80	2.80	2.80	1.40
Total	1.28	0.80	0.82	2.00	1.52	1.36

"All" includes saving at kamatie and home, and informal loan.

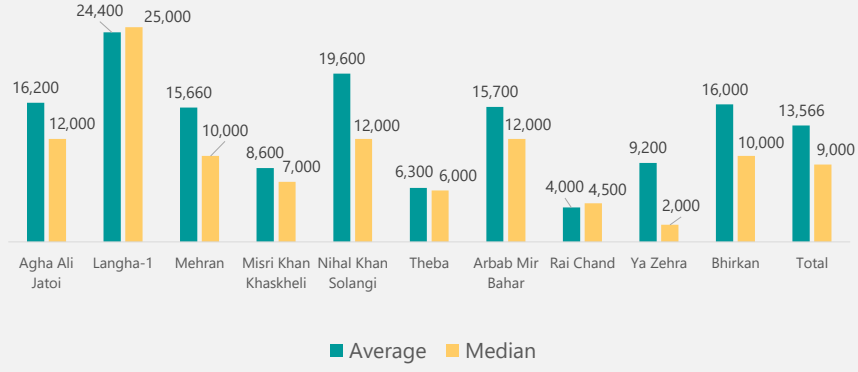
76

3-3 Types of financial services the FHBWs and HHs have access (variety of financial services)
(Average of FHBWs or HHs)



77

4-1 Profit from HBW (revenue and cost) (average and median by BDG)



78

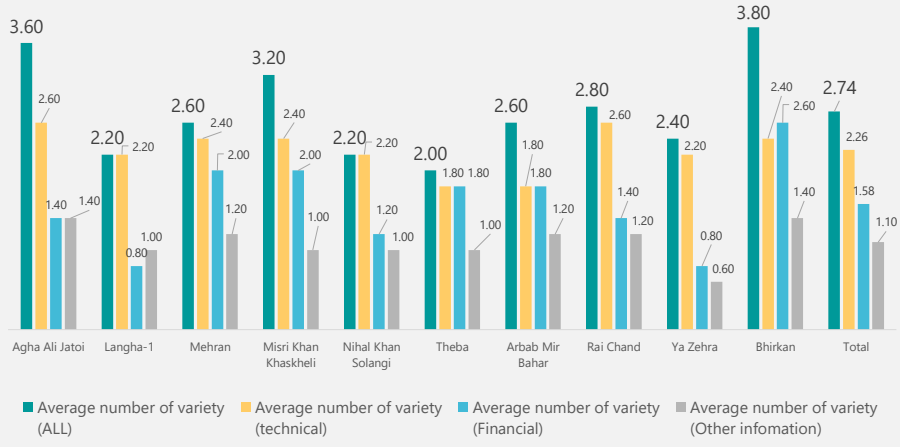
4-2 Number of support resources the FHBWs can access (average by BDG)

Average number of variety

	Average number of variety (ALL)	Average number of variety (technical)	Average number of variety (Financial)	Average number of variety (Other infomation)
Agha Ali Jatoi	3.60	2.60	1.40	1.40
Langha-1	2.20	2.20	0.80	1.00
Mehran	2.60	2.40	2.00	1.20
Misri Khan Khaskheli	3.20	2.40	2.00	1.00
Nihal Khan Solangi	2.20	2.20	1.20	1.00
Theba	2.00	1.80	1.80	1.00
Arbab Mir Bahar	2.60	1.80	1.80	1.20
Rai Chand	2.80	2.60	1.40	1.20
Ya Zehra	2.40	2.20	0.80	0.60
Bhirkan	3.80	2.40	2.60	1.40
Total	2.74	2.26	1.58	1.10

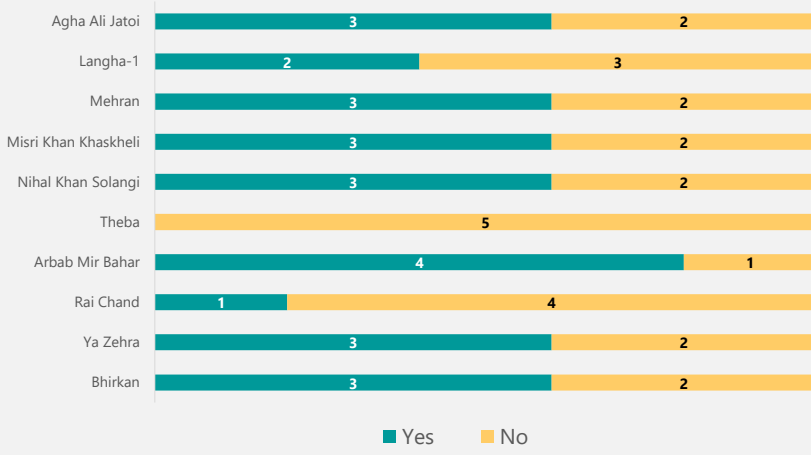
79

4-2 Number of support resources the FHBWs can access (average by BDG)



80

5-1 Number of HHs who agree female members work in formal sector



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Attachment 10: Results of Mid-term Survey - Sukkur 1st cycle BDGs

LIGHT-F
Livelihood Improvement for Growth and Transformation of the Female

Results of rapid quantitative survey in Sukkur

May 2021

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

0

Contents

Part 1 Basic profile	P. 4
Part 2 Financial activities	P. 10
Part 3 Home-based works	P. 30
Part 4 Knowledge about support resources	P. 36
Conclusion	P. 40
Voice of women	P. 42

1

Outline of the survey

Survey method	Questionnaire interview
Survey size	49 FHBWs (the same beneficiaries interviewed for baseline survey)
Date of survey	15 – 20 April 2020
Other	• This survey was conducted to understand the mid-term status of the important indicators between the baseline survey and the endline survey. • External enumerators conducted the interview to secure the objectivity.

2

Sample distribution

The sample size is 49, five from each BDG and four from Bhirkan. One of the beneficiaries interviewed in baseline survey in Bhirkan did not participate in the Project activities, therefore, she was not included in this survey.

District	BDG	Leader	Member	Total
Khaipur	Agha Ali Jatoi	1	4	5
	Langha-1	1	4	5
	Mehran	1	4	5
	Misri Khan Khaskheli	1	4	5
	Nihal Khan Solangi	1	4	5
	Theba	1	4	5
Sukkur	Arbab Mir Bahar	1	4	5
	Rai Chand	1	4	5
	Ya Zehra	1	4	5
Shikarpur	Bhirkan	1	3	4
	Total	10	39	49

3

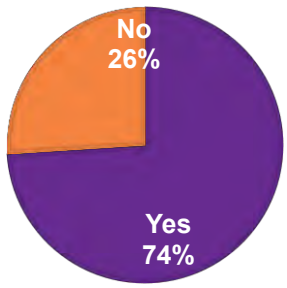
Part 1

Basic profile

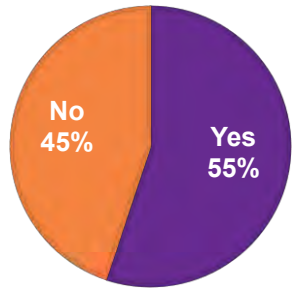
4

Do you have a **normal mobile phone** that you can use when necessary? (Comparison to BL)

Comparing to the baseline survey, the samples who have access to a normal mobile phone decreased from 74% to 55%.



Baseline survey
In February 2019 (n=50)



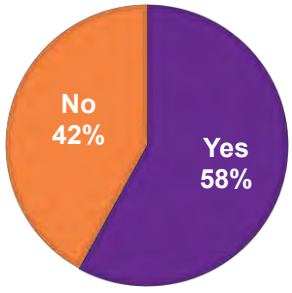
19% decreased from baseline survey

Rapid quantitative survey
In April 2021 (n=49)

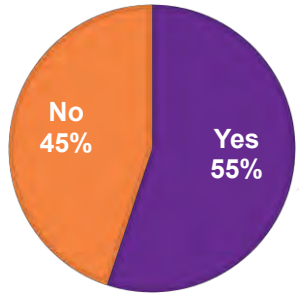
5

Do you have a **smart phone** that you can use when necessary? (Comparison to BL)

Comparing to the baseline survey, the samples who have access to a smart phone decreased a bit from 58% to 55%.



Baseline survey
In February 2019 (n=50)



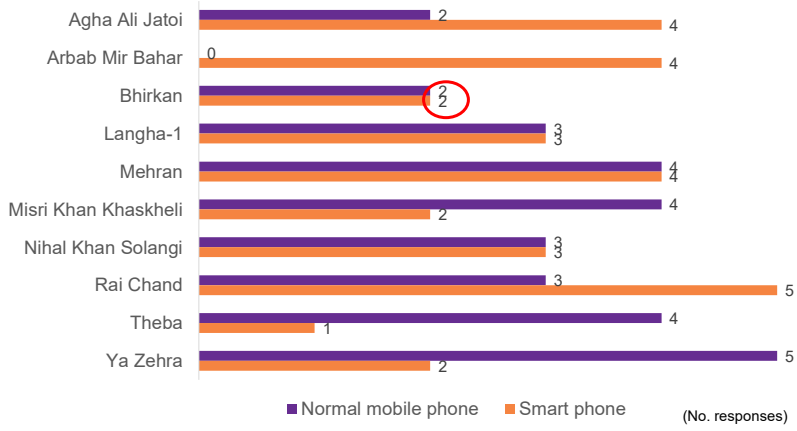
3% decreased from baseline survey

Rapid quantitative survey
In April 2021 (n=49)

6

Do you have a mobile phone that you can use when necessary? (by BDG)

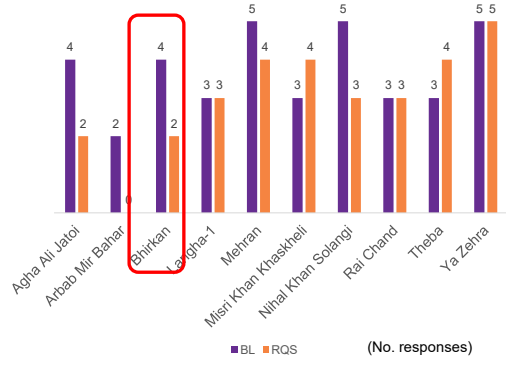
The respondents in Bhirkan have relatively less access to both normal mobile phone and smart phone.



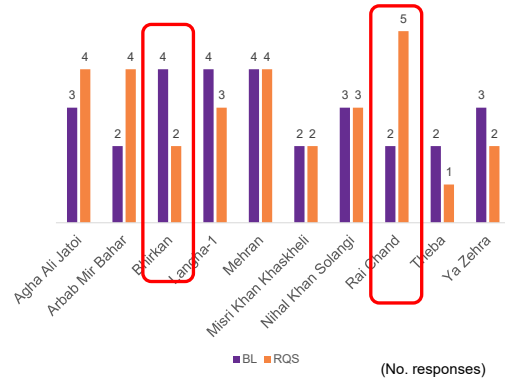
7

Do you have a mobile phone that you can use when necessary? (Comparison to BL by BDG)

In Rai Chand, the smart phone access improved drastically, as well as keeping the access to normal mobile phone. In Bhirkan, the access rate of both normal mobile phone and smart phone decreased.



Normal Mobile Phone



Smart Phone

8

Additional survey –Why the access to mobile phone decreased?-

The access to mobile phone (both normal mobile phone and smart phone) has decreased comparing to the baseline survey. Therefore, the additional survey was conducted to figure out the reasons in the three categories in the table.

Access to normal mobile phone	Access to smart phone	Reason
BL: Yes RQS: No	BL: Yes RQS: No	All five respondents in this category had misunderstood the question in some way. Through the additional survey, it revealed that all of them have access to normal mobile phone or smart phone at least.
BL: Yes RQS: No	—	Most of the respondents in this category answered that they stopped using a normal mobile phone, since they have access to a smart phone with more functions.
—	BL: Yes RQS: No	➢ Four out of seven respondents in this category had misunderstood the question and they have access to a smart phone belongs to their family members. ➢ One respondent explained that her answer at the baseline survey was wrong, and she hasn't had access to a smart phone so far. ➢ Other two women actually don't have access to a smart phone, because she or her family member release it.

9

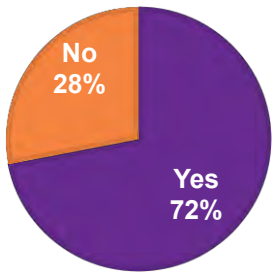
Part 2

Financial activities

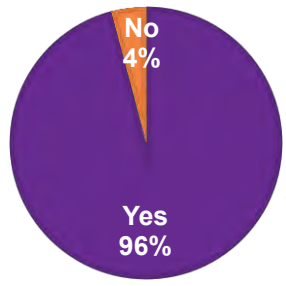
10

Do you save part of income earned from your home-based works? (Comparison to BL)

Those who save part of income from their HBW increased from 74% to 96% comparing to the baseline survey.



Baseline survey
In February 2019 (n=50)



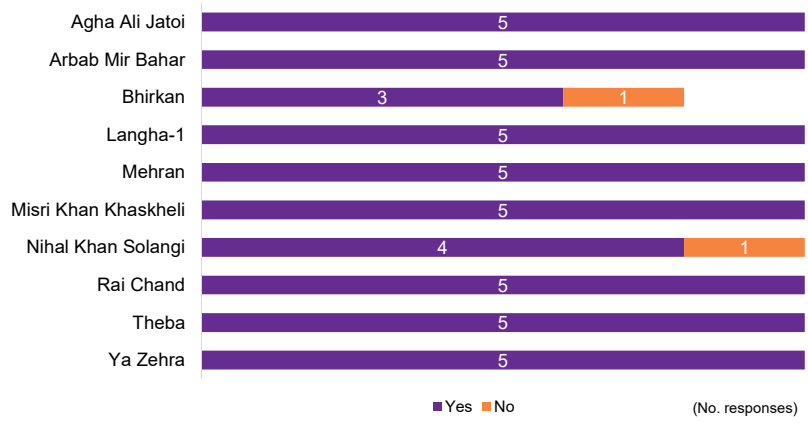
24% increased from baseline survey

Rapid quantitative survey
In April 2021 (n=49)

11

Do you save part of income earned from your home-based works? (by BDG)

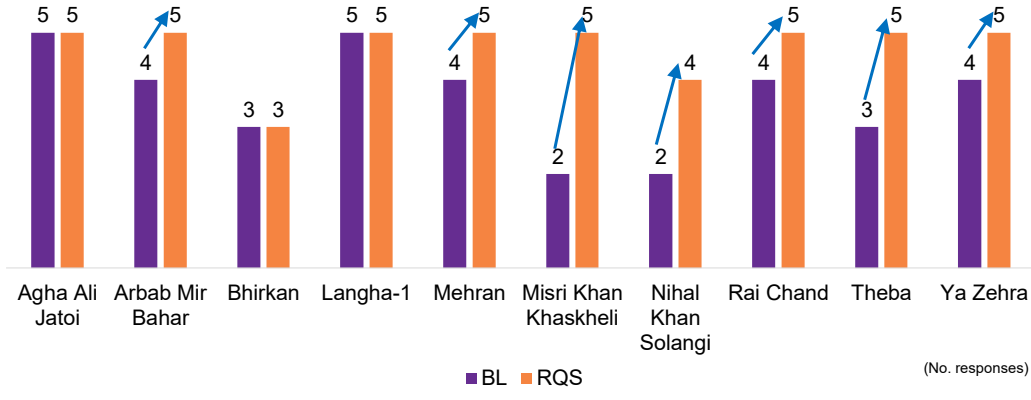
One in Bhirkan and Nihal Khan Solangi answered they don't save part of income. Among them, the respondent in Nihal Khan Solangi explained that she and her family remain ill therefore there is no room to save at present.



12

Do you save part of income earned from your home-based works? (Comparison to BL by BDG)

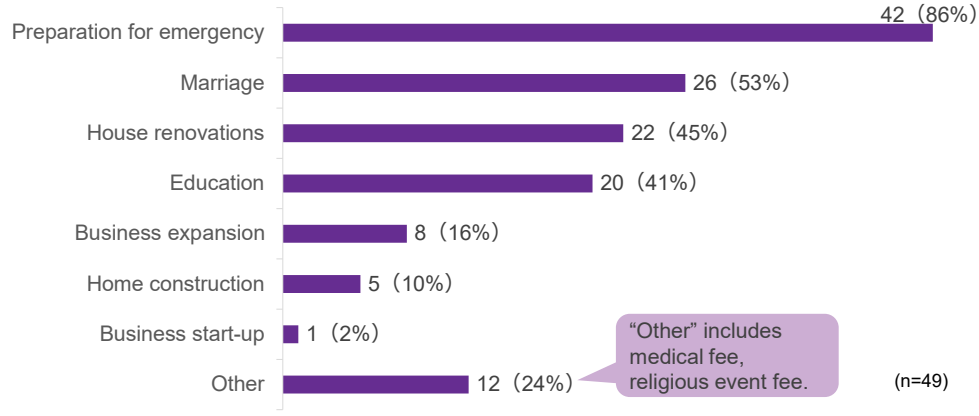
In all BDGs, the number of respondents who save part of income earned from their HBWs increased or remained comparing to the baseline survey.



13

What are main purposes of saving money ?

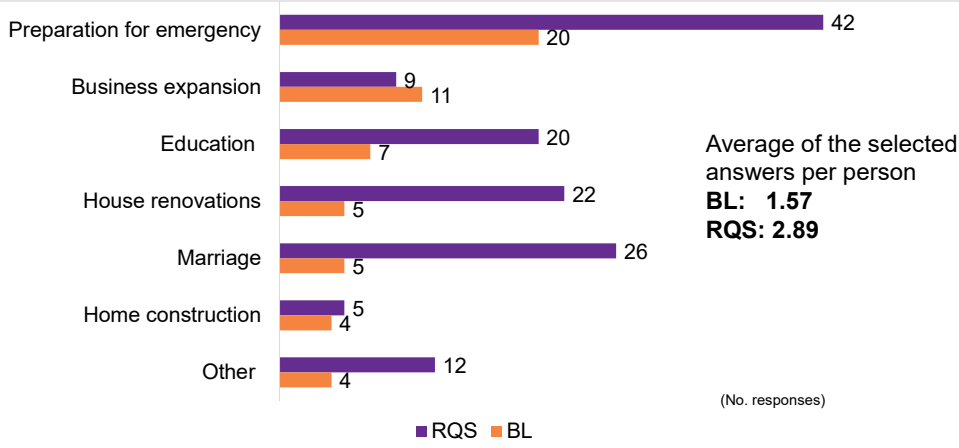
The purpose of saving money is “preparation for emergency” (86%), followed by “marriage” (53%), “house renovations” (45%) and “education” (41%).



14

What are main purposes of saving money ? (Comparison to BL)

Those who selected “preparation for emergency”, “education”, “house renovations”, and “marriage” increased. The number of purposes of saving money per person increased almost doubled comparing to the baseline survey.



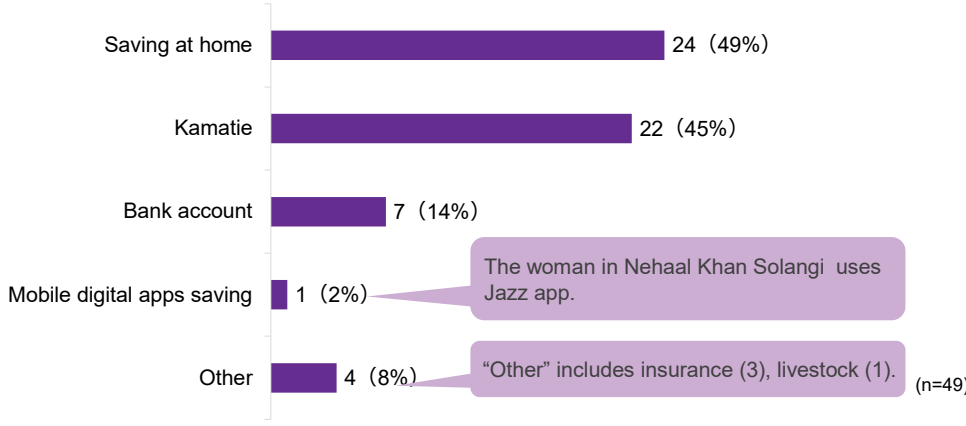
15

What are main purposes of saving money ? (Comparison to BL by BDG)

16

What are main means of saving money ?

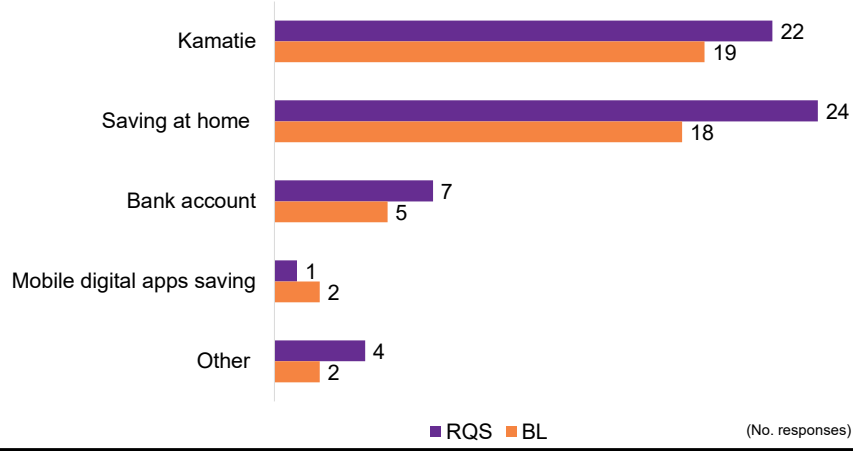
The means of saving money is “saving at home” (49%), followed by “Kamatie” (45%), and “bank account” (14%).



17

What are main means of saving money ? (Comparison to BL)

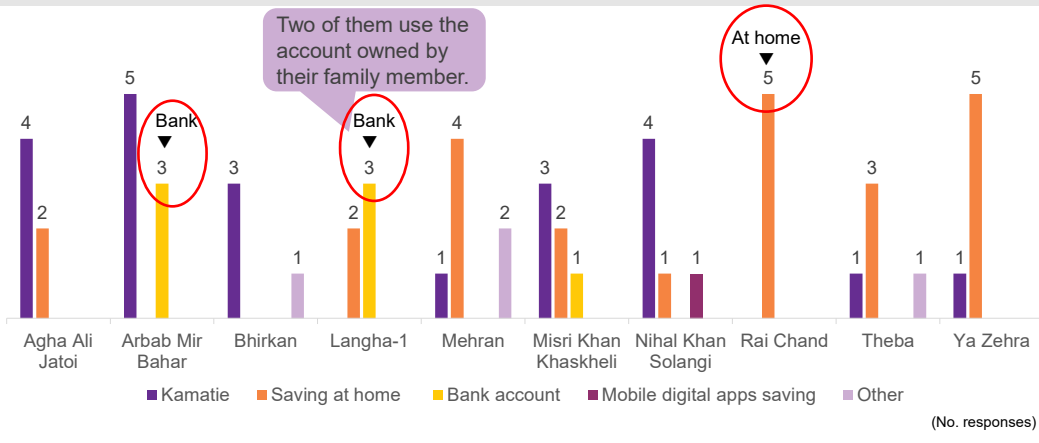
The tendency is similar to the baseline survey. The number of respondents for each answer increased a bit except for “mobile digital apps saving”.



18

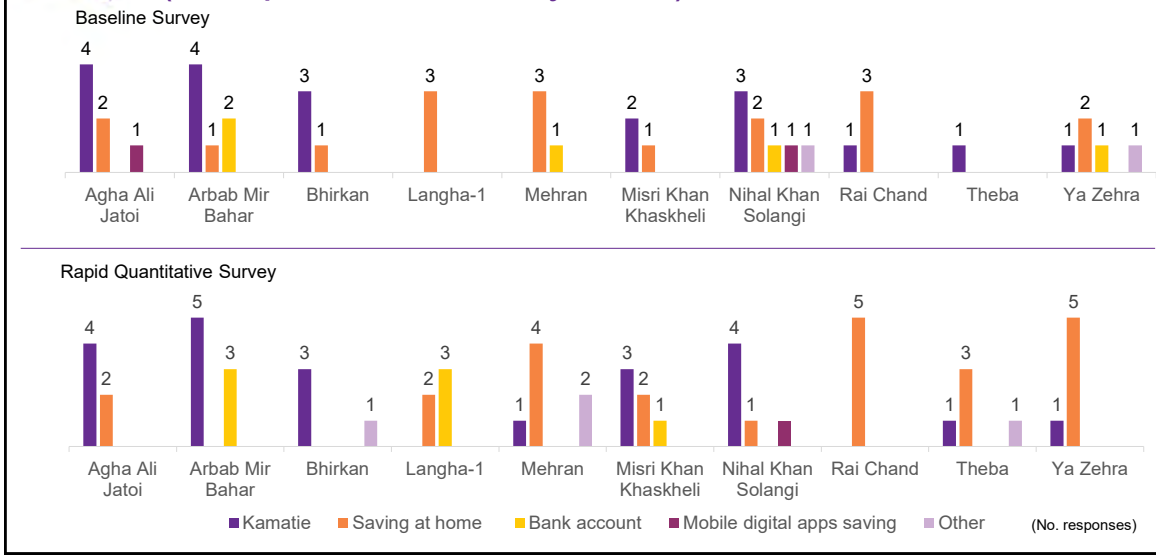
What are main means of saving money ? (by BDG)

In Arbab Mir Bahar and Langa-1, those who save money in bank account is relatively higher than other BDGs. In Rai Chand, all respondents answered they only save money at home.



19

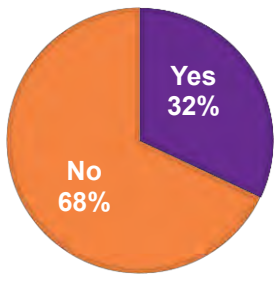
What are main means of saving money ? (Comparison to BL by BDG)



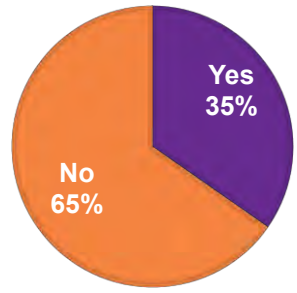
20

Do you have your own bank account under your name? (Comparison to BL)

The rate of the samples who have her own bank account under her name increased a bit from 32% to 35% comparing to the baseline survey.



Baseline survey In February 2019 (n=50)

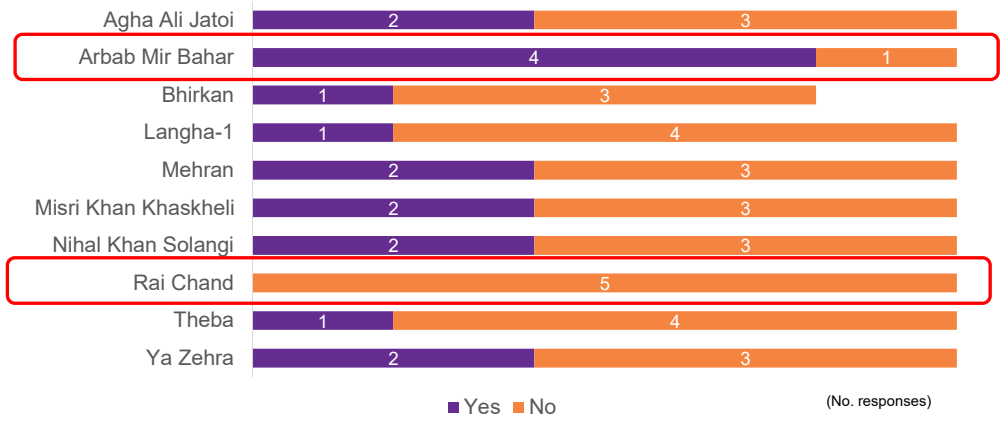


Rapid quantitative survey In April 2021 (n=49)

21

Do you have your own bank account under your name? (by BDG)

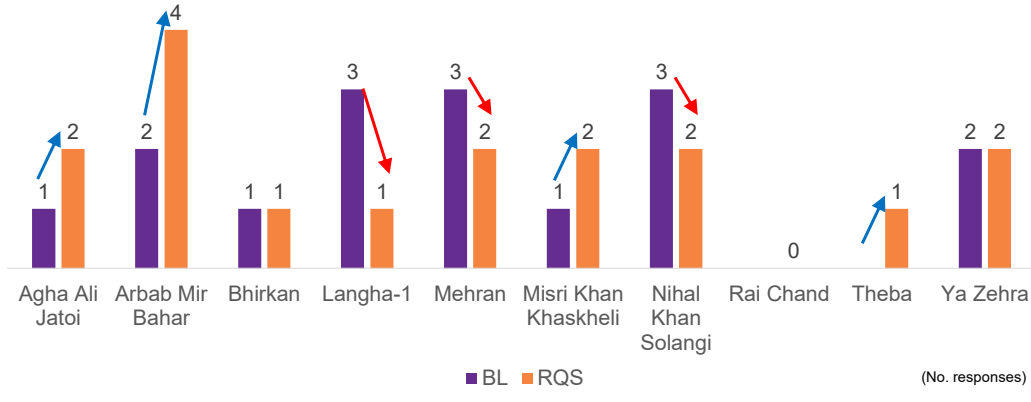
In Arbab Mir Bahar, 4 out of 5 have their own bank account under their name. On the contrary, Rai Chand do not have any samples owning bank account under respondents' names.



22

Do you have your own bank account under your name? (Comparison to BL by BDG)

In Arbab Mir Bahar, Agha Ali Jatoi, Misri Khan Khaskheli, and Theba, the number who have her own bank account increased comparing to the baseline survey. On the other hand, those number decreased in Langha-1, Mehran, and Nihal Khan Solangi.



23

Additional survey –Why the number of the bank account holders decreased in some BDGs?-

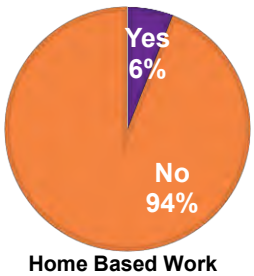
The number of the women who have their own bank account has decreased in some BDGs comparing to the baseline survey. Therefore, the additional survey was conducted to figure out the reasons.

BDG	Reason	Actual status
Mehran	The respondent didn't have a bank account at the baseline survey, but she answered "Yes" since she could use her brother's account for her personal transactions if necessary.	No, she doesn't have.
Langha-1	There are two respondents who answered "Yes" at the baseline survey, but "No" in this survey. Both of them opened their own accounts once, but they are not using the accounts now and they don't know the actual status.	Not sure
Nihaal Khan Solangi	The respondent already possessed a mobile account at the baseline survey. She misunderstood that she already closed her account, since she didn't use it for a while, but she still has her own account.	Yes, she has.
Ya Zehra	The respondent misunderstood the group account as her own account at the baseline survey. She doesn't have her own account.	No, she doesn't have.

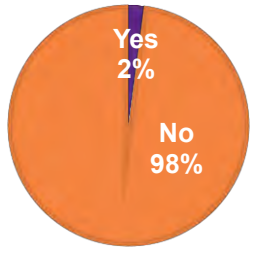
24

Do you keep writing records of income and expenditure? (Comparison to BL)

The rate of the samples who keep writing records of income and expenditure drastically increased comparing to the baseline survey.

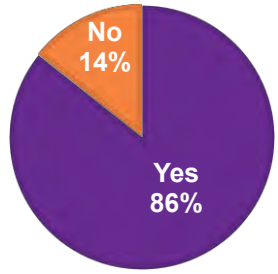


Home Based Work



Households account

Baseline survey In February 2019 (n=50)

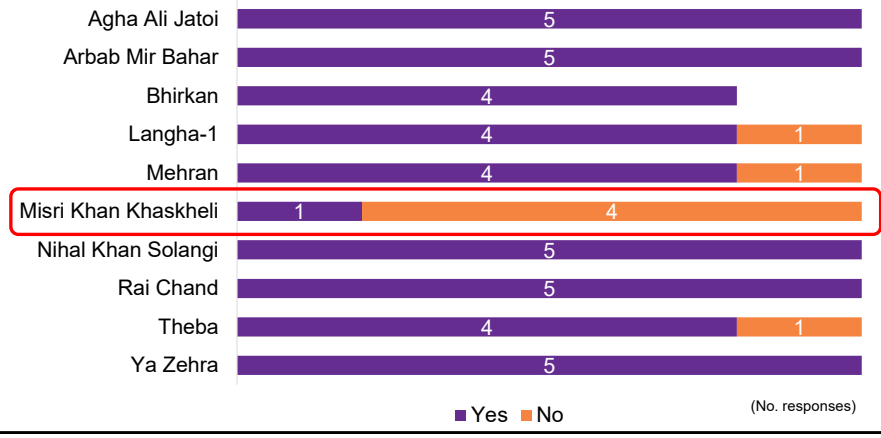


Rapid quantitative survey In April 2021 (n=49)

25

Do you keep writing records of income and expenditure? (by BDG)

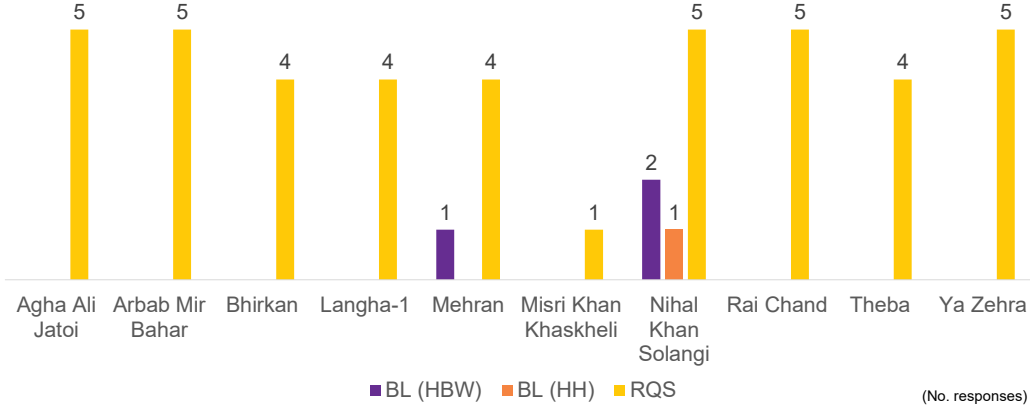
Misri Khan Khaskheli has less number of the respondents keep records of income and expenditure comparing to other BDGs.



26

Do you keep writing records of income and expenditure? (Comparison to BL by BDG)

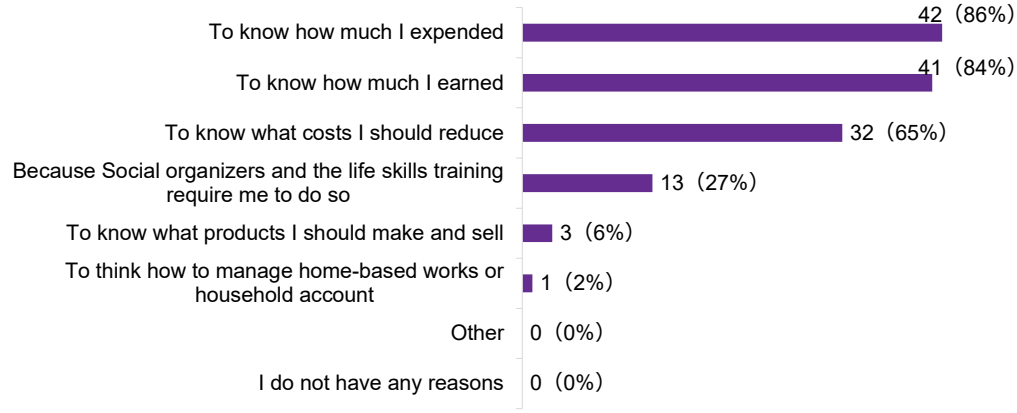
In most of BDGs, those who keep records of income and expenditure drastically increased except for Misri Khan Khaskheli.



27

What reason is that you keep writing records of income and expenditure?

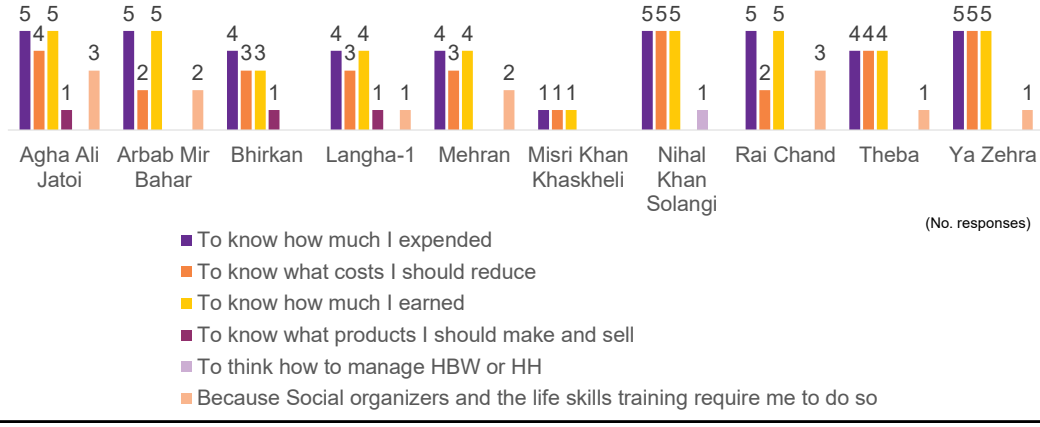
The reason why keep writing records is “to know how much I expended” (86%), followed by “to know how much I earned” (84%), and “to know what costs I should reduce” (65%).



28

What reason is that you keep writing records of income and expenditure? (by BDG)

Most BDGs have the similar tendencies about the reason why they keep writing records of income and expenditure.



29

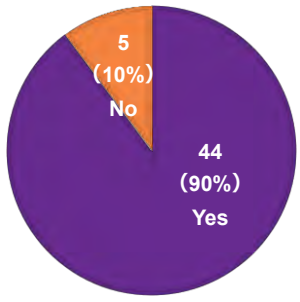
Part 3

Home-based works

30

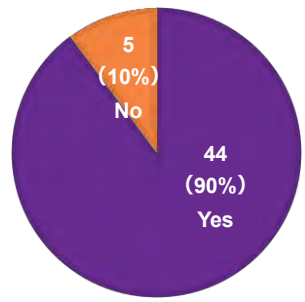
Do you think the **income from home-based works** / the **number of sales channels** has increased comparing to the income before the Project?

Most of the respondents (90%) answered that both the income from home-based works and the number of sales channels increased. The answers of these two questions completely synchronized.



Increase of income from HBW

(n=49)



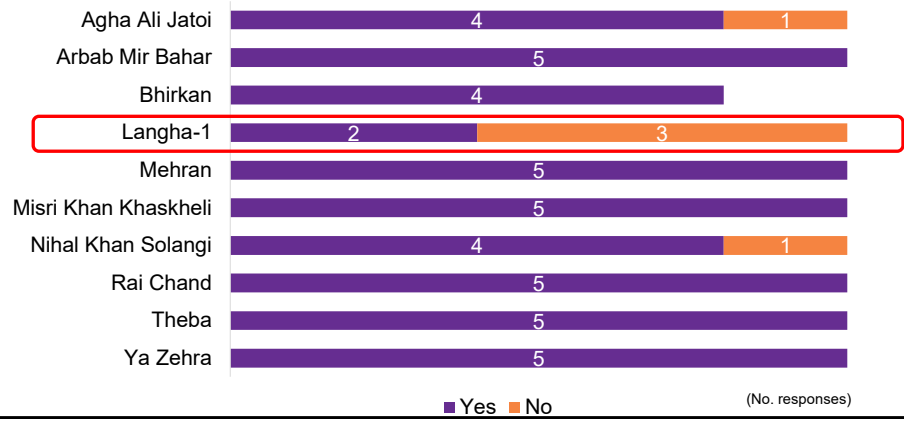
Increase of the number of sales channels

(n=49)

31

Do you think the **income from home-based works** / the **number of sales channels** has increased comparing to the income before the Project? (By BDG)

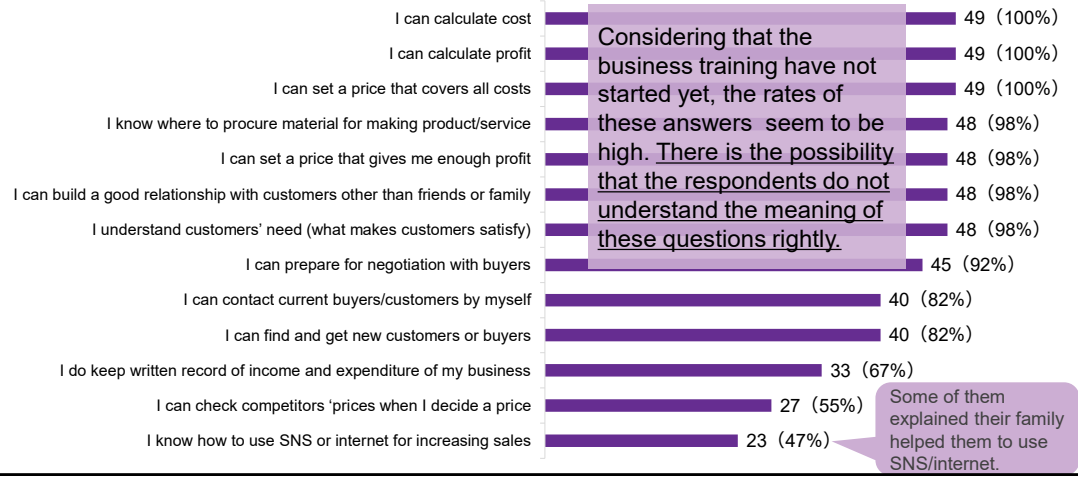
By BDG, the answers of these two questions also synchronized. In Langha-1, less respondents think that the income from HBW and the number of sales channels increased.



32

What kinds of business skill do you have?

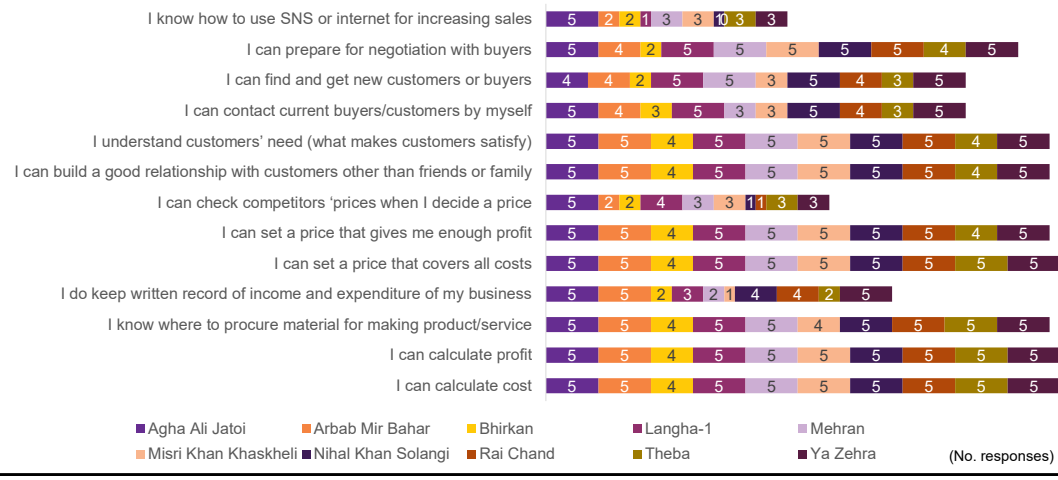
Most respondents think that they acquired the skill related to cost and profit calculation and communication with customer/buyers. Less respondents can check competitors prices (55%) and know how to use SNS/internet (47%).



33

What kinds of business skill do you have? (by BDG)

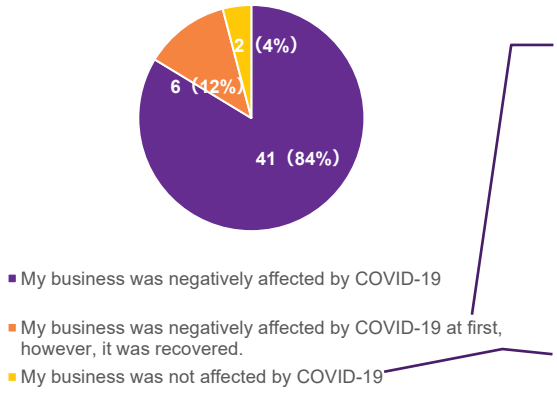
Each BDG has similar tendency about the skills which they think they acquired.



34

What kinds of affect do you received about your home-based work from the pandemic of COVID-19?

Most of the respondents (84%) answered that their business was negatively affected by COVID-19, such as decreasing the sales/ the orders, the difficulty of getting raw materials. A few of them replied their business received negative impact at first but recovered later (12%) or was not affected (4%).



- My sales was negatively impacted due to the first wave of Covid-19. But during second wave, I received many orders online because of increased online shopping trend.
- During lockdown we faced difficulty because the buyer were unable to visit us, but then we shifted our communication on a phone call and the problem was solved.
- The outside orders were decreased in the first wave of Covid 19. Then, we shifted to get the local orders from nearby areas.
- Now, I have been receiving many orders because of Eid.

- My customers are mostly from my own village. This is the reason that my sales didn't decline even during the lockdown.

35

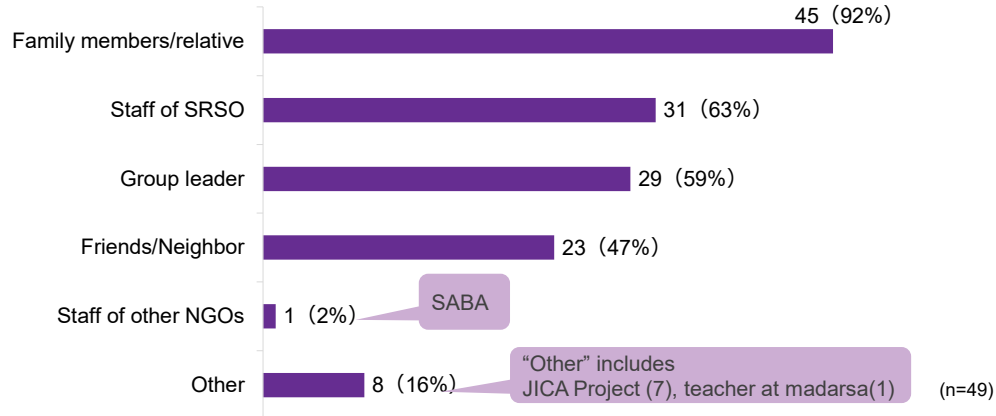
Part 4

Knowledge about support resources

36

Which organizations, or persons of organizations do you think support you?

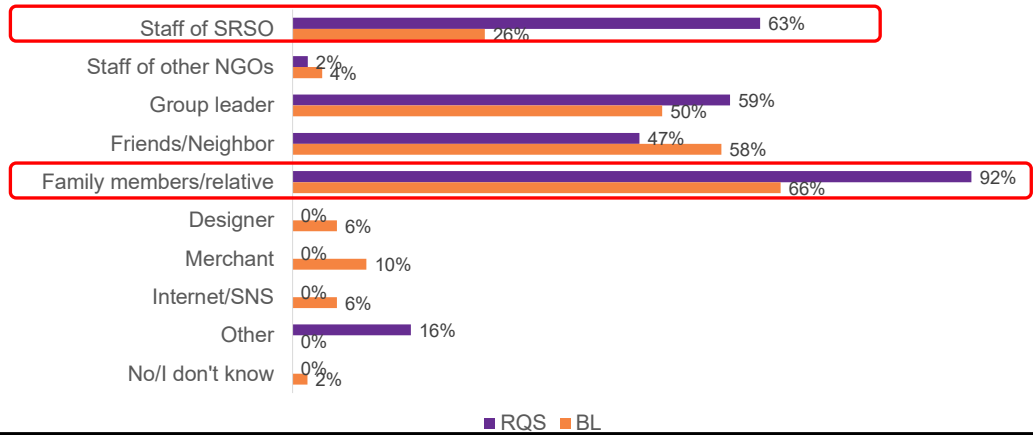
The support resources is “Family members/relative” (92%), followed by “staff of SRSO” (63%), “group leader” (59%) and “friends/neighbor” (47%).



37

Which organizations, or persons of organizations do you think support you? (Comparison to BL)

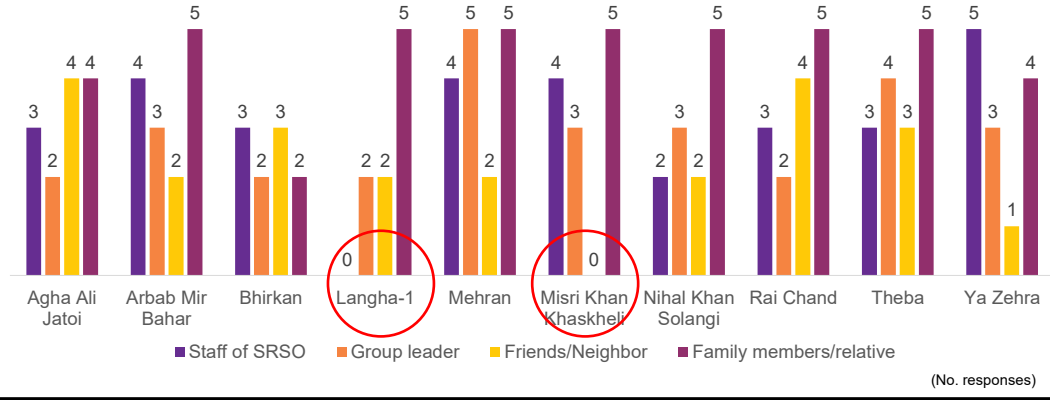
The percentage of “staff of SRSO” (26% -> 63%) and “family members/relative” (66% -> 92%) significantly increased comparing to other options.



38

Which organizations, or persons of organizations do you think support you? (by BDG)

In most BDGs, “Family members/relative”, “Staff of SRSO”, “Group leader, and “Friends/Neighbor” were selected, except for not selecting “Friends/Neighbor” in Misri Khan Khaskheli and “staff of SRSO” in Langha-1.



39

Conclusion

40

PDM indicators

Output	Indicators	Baseline In February 2019	Rapid Quantitative survey in April 2021
Output 2 LM	2-1 Based on LM training, 350 FHBWs produces saving plan for life course event	-	-
	2-2 Number of FHBWs who record their own income and expenditure is increase to 25 %	• Business: 3 (6%) • Household: 1 (2%)	• FHBWs: 42 (86%) ◎
Output 3 FA	3-1 Number of target FHBWs who save income from HBW is increased to 85%	• FHBWs: 36 (72%)	• FHBWs:47 (96%) ◎
	3-2. 500 FHBWs and their family members participated in financial literacy activities.	-	-
	3-3. New financial services (including digital) for FHBWs and their family members are developed.(At least one)	-	-
	3-4. 3,000 FHBWs and their family members used financial services developed under the Project.	-	-
Output 4 IG	4-1 50% of FHBWs increased earnings from HBW.	<Original indicator: Profit from HBW (revenue and cost)> • Average: 13,566 PKR for 3 months • Median: 9,000 PKR for 3 months	• FHBWs:44 (90%) ◎
	4-2 70% of target FHBWs improved their business skills.	-	• Average number of skills per person: 11.16
	4-3 Number of support resources the FHBWs can access is increased to 4.00	• Total (all) : 2.74 • Technical problems: 2.26 • Financial problems: 1.58 • Lack of other information: 1.10	• Technical problems: 2.80

41

Voice of women

42

Voice of women during the survey

"This project is better than our politicians; our lives have improved a lot. Now, we are even able to give money to our husbands and help them in the difficult times."

"I never knew how to calculate cost and sold my product on estimated price, without knowing if that is greater or less than the cost. But after learning basic education, I even correct shopkeeper when he charges any extra money on my purchases of material."

"I have become more confident than I was before, because of the motivation I received from the trainers. Before this project, I never dared to go to market or even for grocery on my own and would always ask someone to accompany me. But now I have gained enough confidence that I went myself to the bank to get my account opened. I do not hesitate anymore."

43

LIGHT-F
Livelihood Improvement for Growth and Transformation of the Female

Results of endline survey in 1st cycle BDGs (Sukkur)

March, 2022

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

0

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1

Part 1

Outline of the survey

2

Outline of the survey

Survey method	Questionnaire interview
Survey size	48 FHBWs (the same beneficiaries interviewed for baseline survey)
Date of survey	8 Feb – 26 Feb, 2022
Other	• 2 women stopped participating in the activities. • External enumerators conducted the interview to secure the objectivity.

3

Sample distribution

	Baseline	Endline	Dropout
Agha Ali Jatoi	5	5	0
Langha-1	5	5	0
Mehran	5	4	1
Misri Khan Khaskheli	5	5	0
Nihal Khan Solangi	5	5	0
Theba	5	5	0
Arbab Mir Bahar	5	5	0
Rai Chand	5	5	0
Ya Zehra	5	5	0
Bhirkan	5	4	1
Total	50	48	2

The sample size is 48. Two FHBWs (one from Mehran and one from Bhirkan) has stopped participating in the activities before the endline survey.

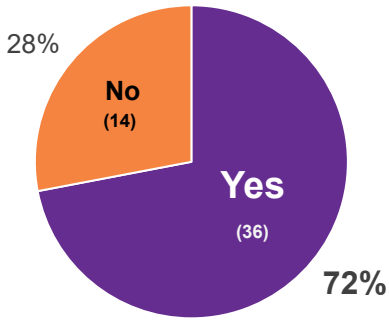
4

Part 2

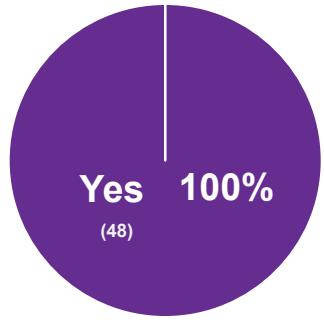
Financial activities

5

Do you save part of income earned from your home-based works?



Baseline survey (n=50)

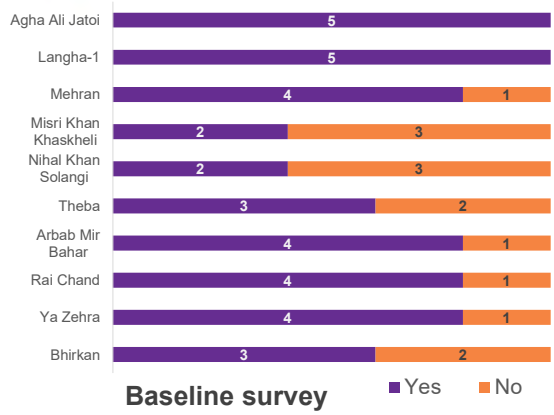


Endline survey (n=48)

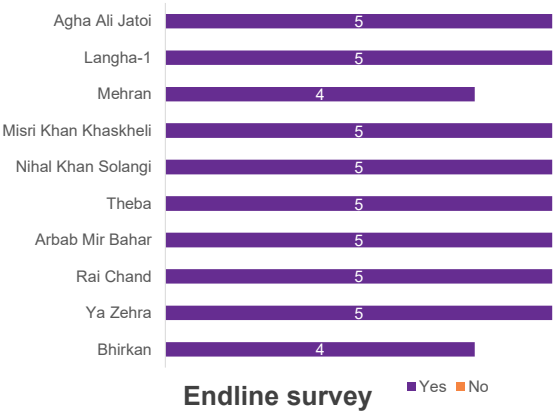
The proportion of the samples who save part of income earned from HBW has increased from 72% to 100%.

6

Do you save part of income earned from HBW? (by area)



Baseline survey



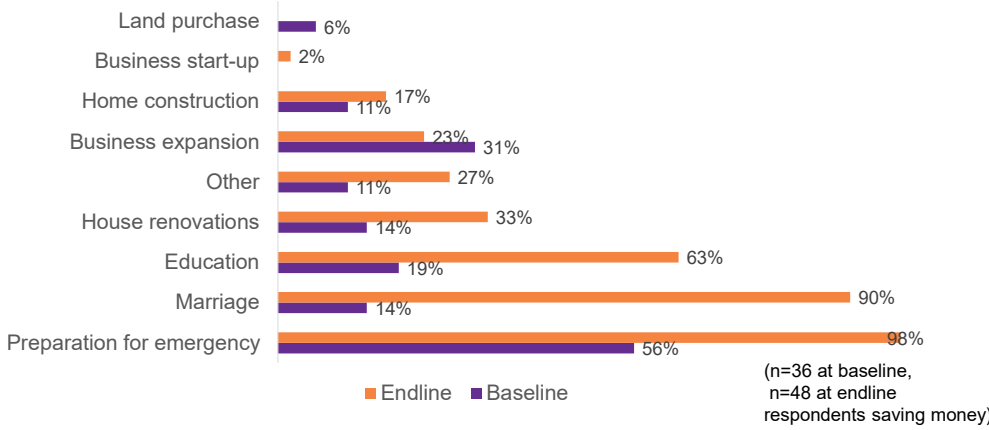
Endline survey

All the respondents answered that they save part of income earned from HBW in the enedline survey.

7

What are main purposes of saving money?

(multiple choice possible)



More than 90% of the respondents answered that they save money for “preparation for emergency” (98%) and “Marriage” (90%).

8

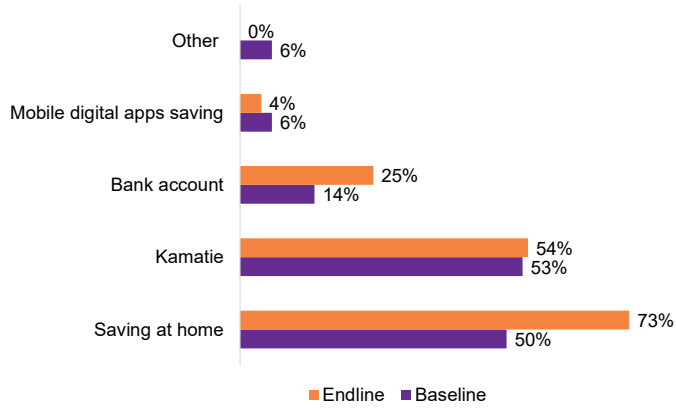
What are main purposes of saving money?

(by BDGs)

There is not any notable difference in tendency among responses of 10 BDGs in the endline survey.

9

What are main means of saving?
(multiple choice possible)

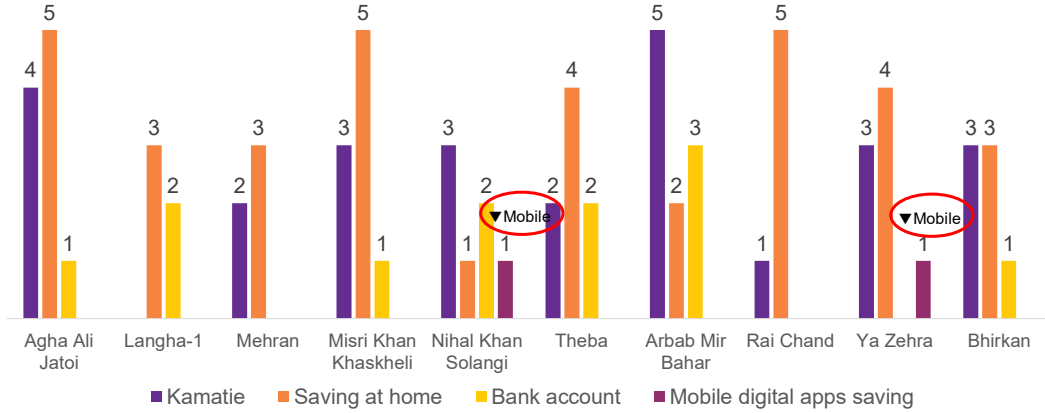


(n=36 at baseline, n=48 at endline respondents saving money)

The percentage of "saving at home" has increased from 50% to 73%. Those using formal financial method has increased from 7 to 12 (total number of the respondents who answered "bank account" and "mobile digital apps").

10

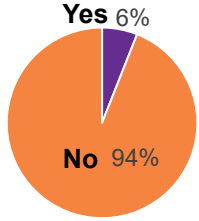
What are main means of saving? (by BDG)



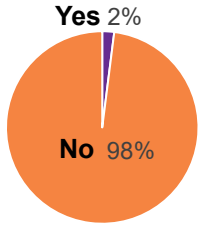
Nihal Khan Solangi and Ya Zehra have each one respondent using mobile digital for saving. Langha-1 do not have responses of kamatie same as the responses in the baseline survey.

11

Do you keep regularly writing records of your own income and expenditure?

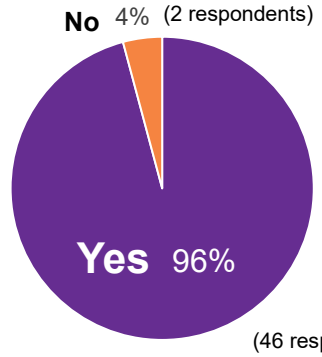


Record of Home-based works



Record of household accounts

Baseline survey (n=50)



(46 respondents)

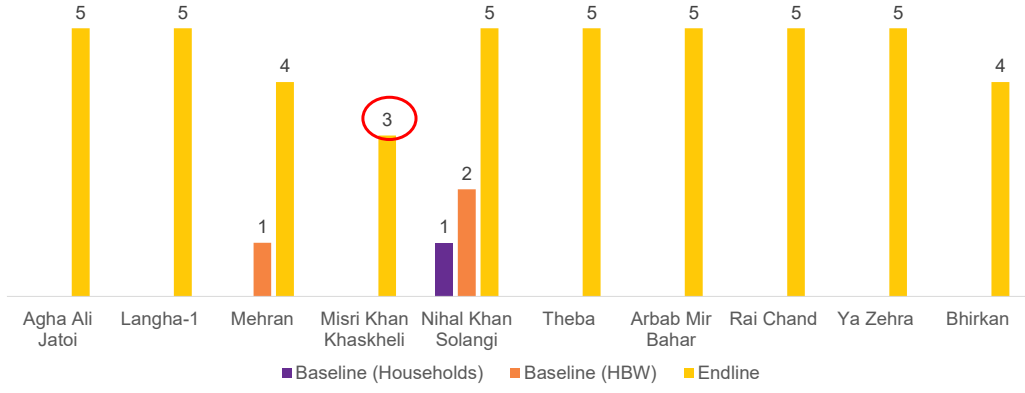
Endline survey (n=48)

The percentage of the samples that keep regularly records of their income and expenditure has significantly increased from 2-6% to 96%. Most of the respondents answered that they are using “Phuri Phuri Tallao” in the endline survey.

12

Do you keep regularly writing records of your own income and expenditure? (by aBDG)

Numbers of the respondents keep regularly writing records of their income and expenditure

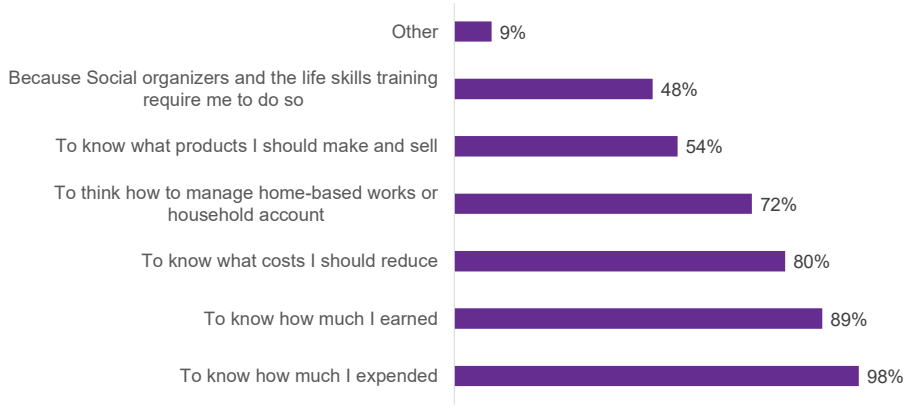


Except for two respondents from Misri Khan Khaskheli, all sample answered that they keep regularly records of their income and expenditure.

13

Reason of keeping writing records

(multiple choice possible)

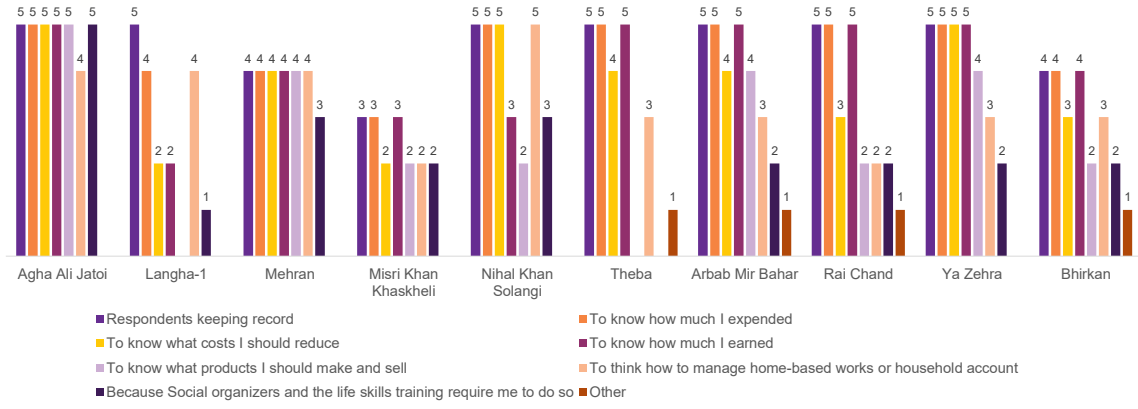


Most of the respondents selected the reason “to know how much I expanded” (98%), “to know how much I earned” (89%), and “to know what costs I should reduce” (80%) in the endline survey.

14

Reason of keeping writing records

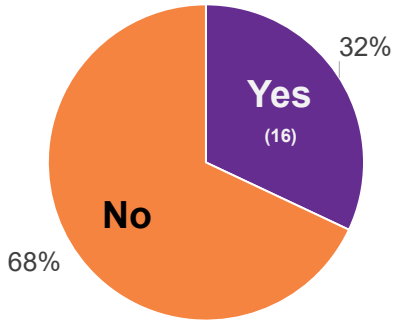
(multiple choice possible)



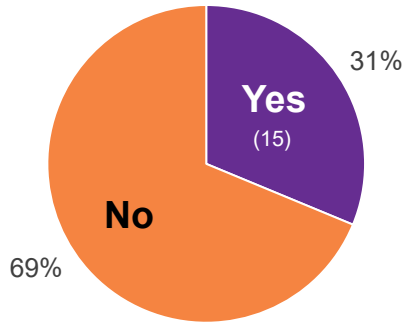
The tendency of the reasons of keeping writing records are similar among 10 BDGs.

15

Do you have bank account? (respondents)



Baseline survey (n=50)

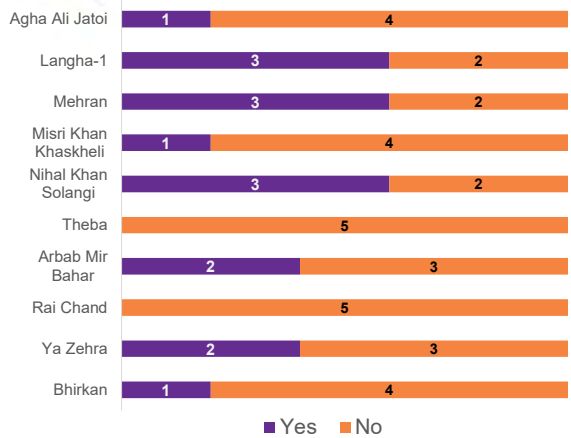


Endline survey (n=48)

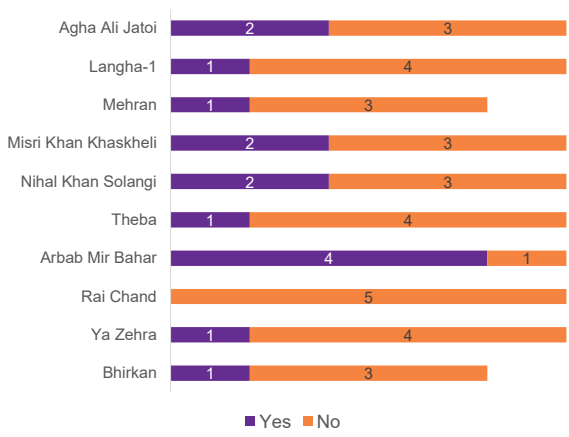
There is no big difference between the responses in the baseline survey and those in the endline survey about the bank account of the respondents.

16

Do you have bank account? (respondents by BDG)



Baseline survey (n=50)

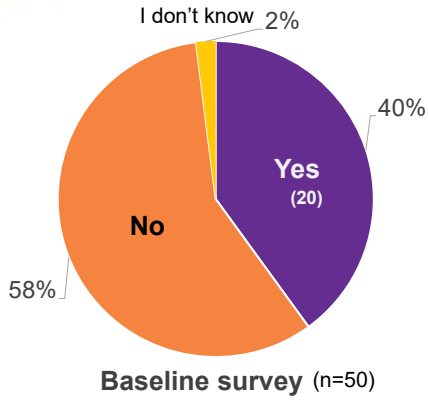


Endline survey (n=48)

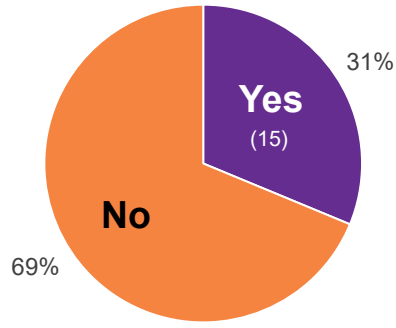
In Agha Ali Jatoi, Misri Khan Khaskheli, Theba, and Arbab Mir Bahar, the number of the respondents as bank account holders has increased, while those in Langa-1, Mehran, Nihal Khan Solangi, and Ya Zehra has decreased.

17

Do you have bank account? (family members)



Baseline survey (n=50)

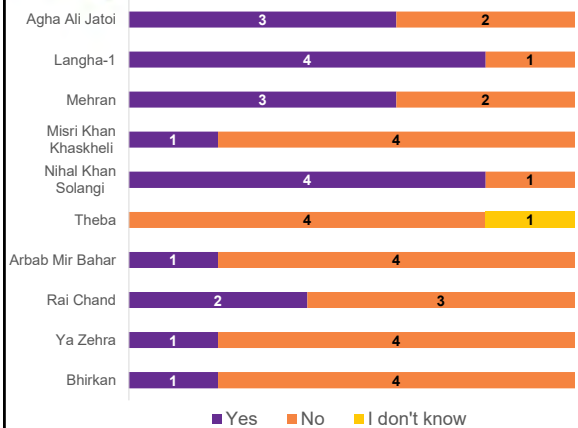


Endline survey (n=48)

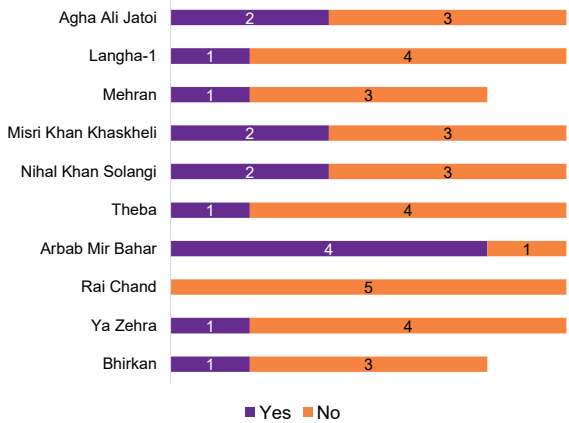
The percentage of the samples who answered that their family members have their own bank account has slightly decreased from 40% to 31%.

18

Do you have bank account? (family members by BDG)



Baseline survey (n=50)

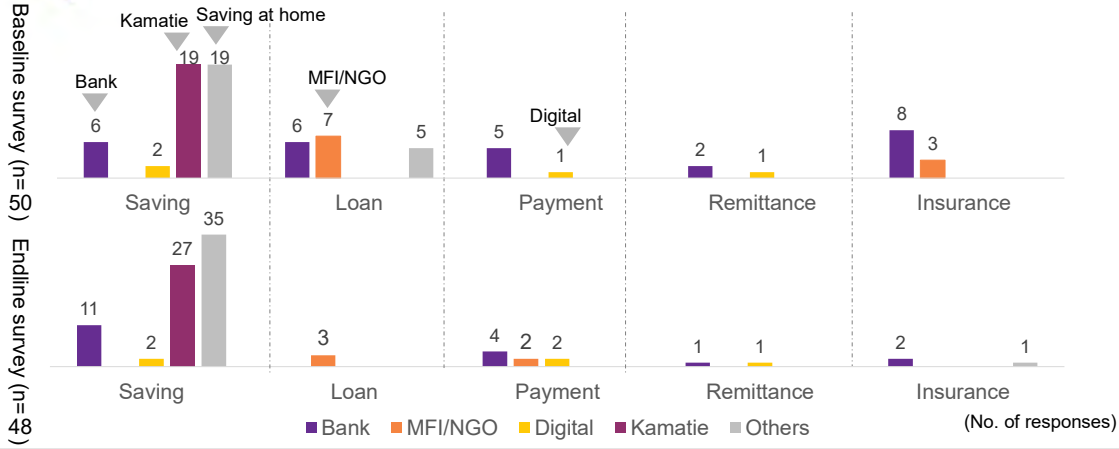


Endline survey (n=48)

Except for Misri Khan Khaskheli, Theba and Arbab Mir Bahar, the numbers of bank account holders in family members has decreased or has not changed.

19

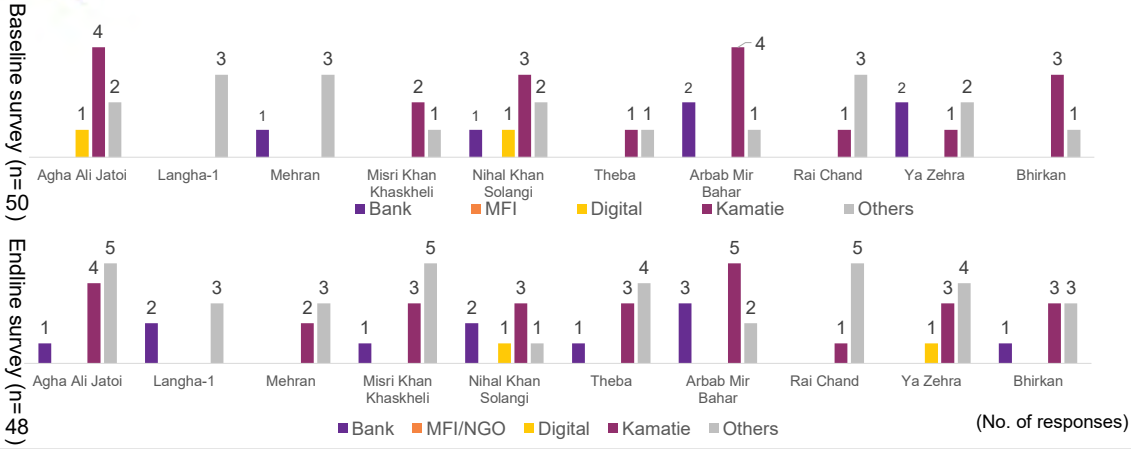
Financial services respondents are using



The type of financial services that the samples use is mostly dominated by saving both in the baseline and the endline survey. The numbers of respondents using formal financial services are still quite limited.

20

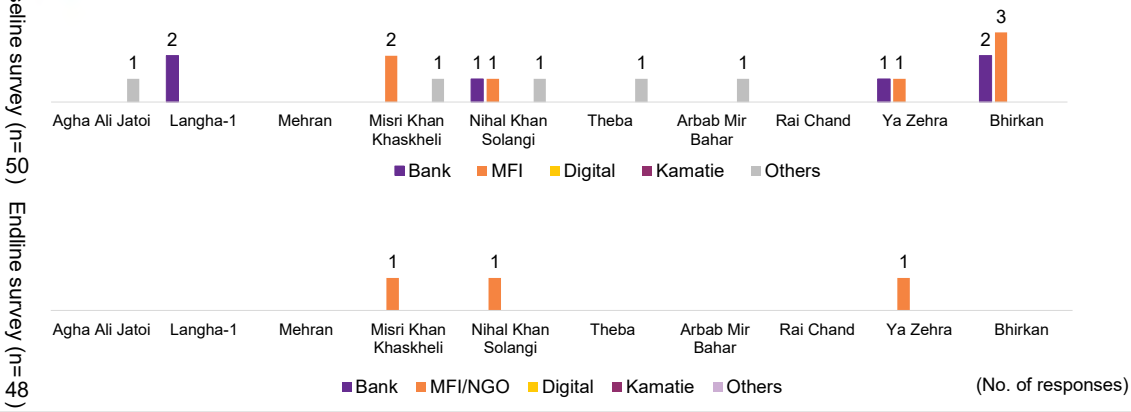
Saving of the respondents by BDG



In most BDGs, the respondents who are saving at home has increased in the endline survey. The respondents who are saving at bank has also increased except for in Mehran, Rai Chand, and Ya Zehra.

21

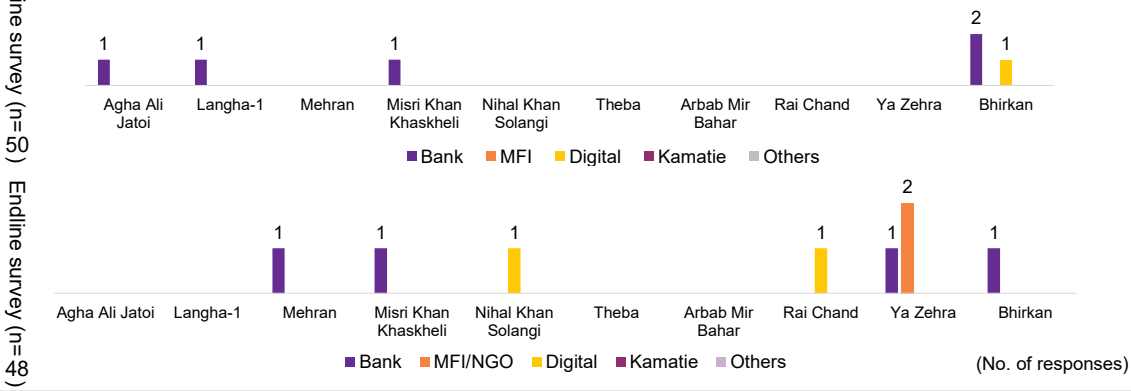
Loan of the respondents by BDG



The number of respondents using loan has decreased. The variety of financial organizations that the respondents use has also decreased in the endline survey.

22

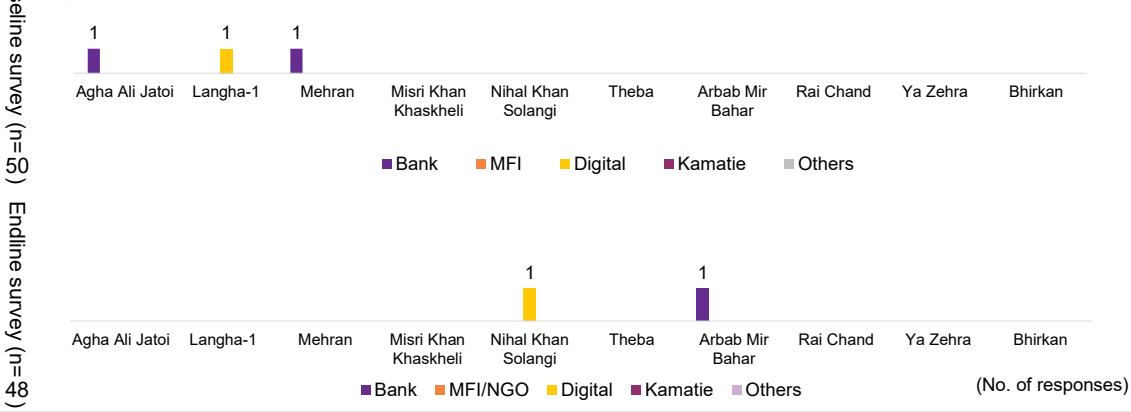
Payment of the respondents by BDG



In Ya Zhra, the number of the samples using payment has increased in the endline survey; one in bank and two in MFI/NGO. Each one respondent in Nihal Khan Solangi and Rai Chand has started to use digital mobile apps services for payment.

23

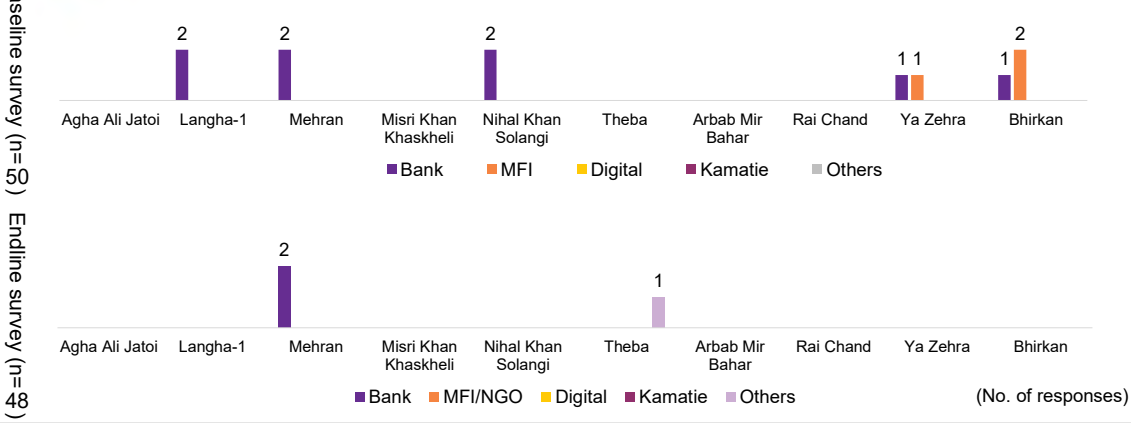
Remittance of the respondents by BDG



The number of the respondents using remittance service is still limited in the endline survey.

24

Insurance of the respondents by BDG



The number of respondents using insurance has decreased. The variety of financial organizations that the respondents use has also decreased in the endline survey.

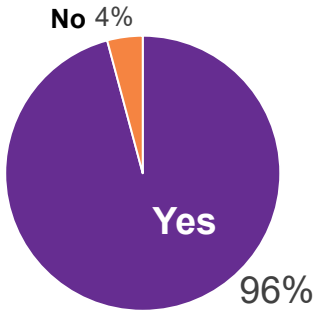
25

Part 3

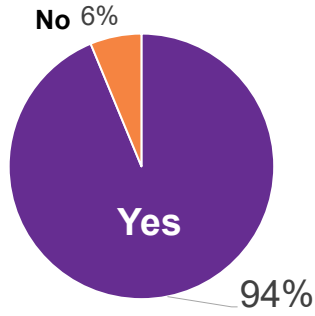
Home Based Work

26

Do you think the income from HBW/ number of sales channels has increased, comparing to those before the Project?



Income from HBW



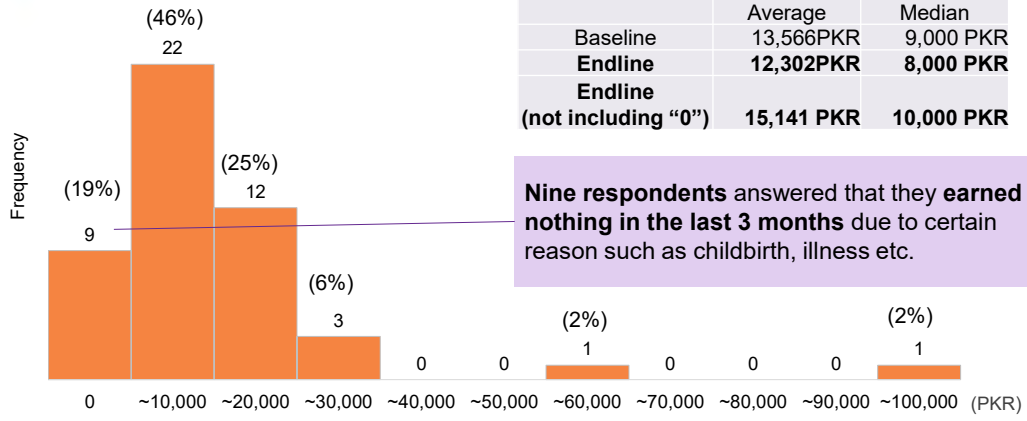
Number of sales channels

(n=48)

Most of the respondents think that both income from HBW and number of sales channels has increased after they participated in the Project activities.

27

How much did you earn from HBW in the last three months?



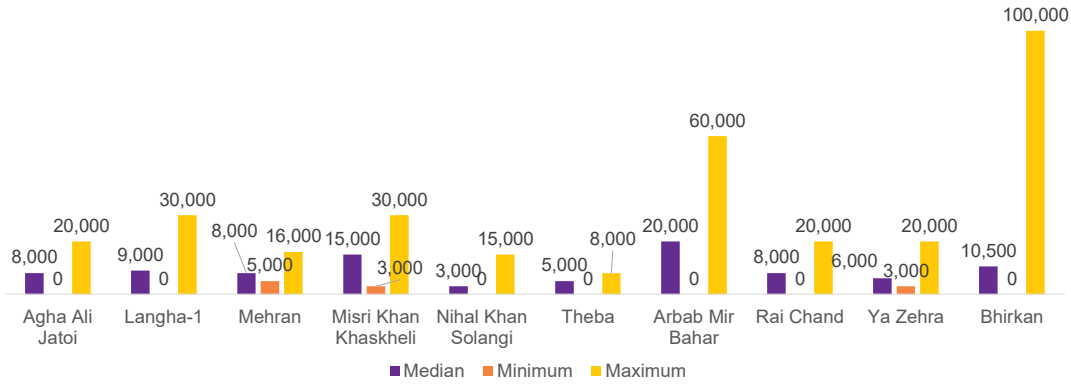
	Average	Median
Baseline	13,566PKR	9,000 PKR
Endline	**12,302PKR**	**8,000 PKR**
Endline (not including "0")	**15,141 PKR**	**10,000 PKR**

Nine respondents answered that they **earned nothing in the last 3 months** due to certain reason such as childbirth, illness etc.

The average amount of earning in the last 3 months is 12,302PKR; the median is 8,000PKR. Most of the samples (71%) earned less than 20,000PKR and nice respondents (19%) had no earning in last 3 months.

28

How much did you earn from HBW in the last three months? (by BDG)



Nihal Khan Solangi has the lowest median (3,000PKR), followed by Theba (5,000PKR). Arbab Mir Bahar has the highest median (20,000PKR), followed by Misri Khan Khaskheli (15,000PKR).

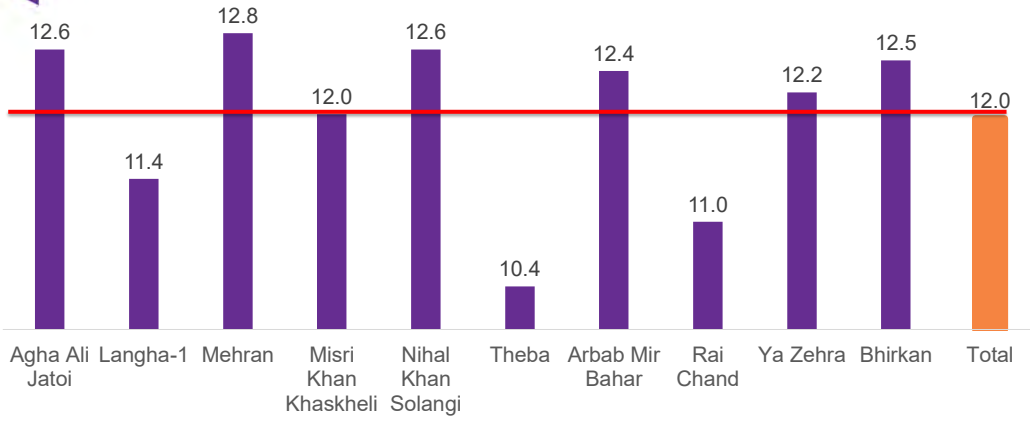
29

Business skills

More than 80% of the respondents answered that they acquired these business skills, except for how to use SNS/Internet.

30

Business skills (average no. of skill by BDG)



The average number of business skill among 10 BDGs is 12.0. There are three BDG under the average number (12.0), Theba (10.4), Rai Chand (11.0), and Langa-1 (11.4).

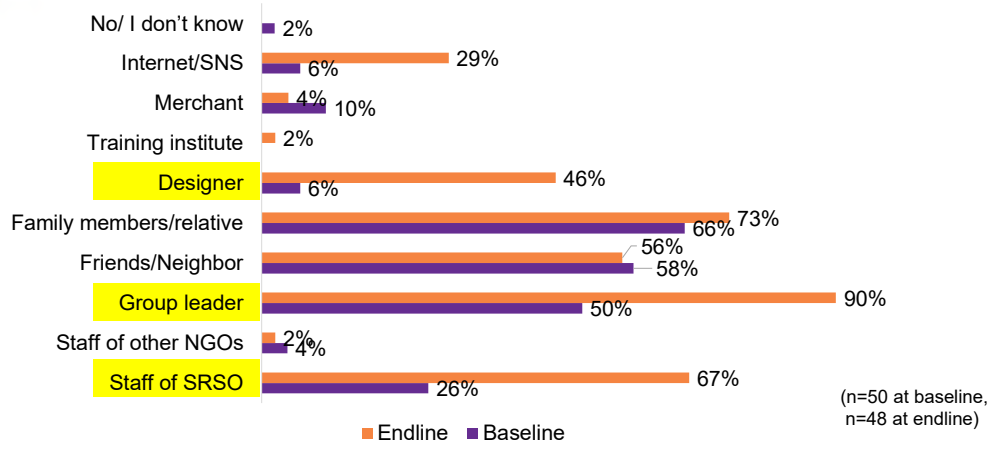
31

Part 4

Knowledge about support resources

32

Which organizations or persons do you think support you? (Technical problem)

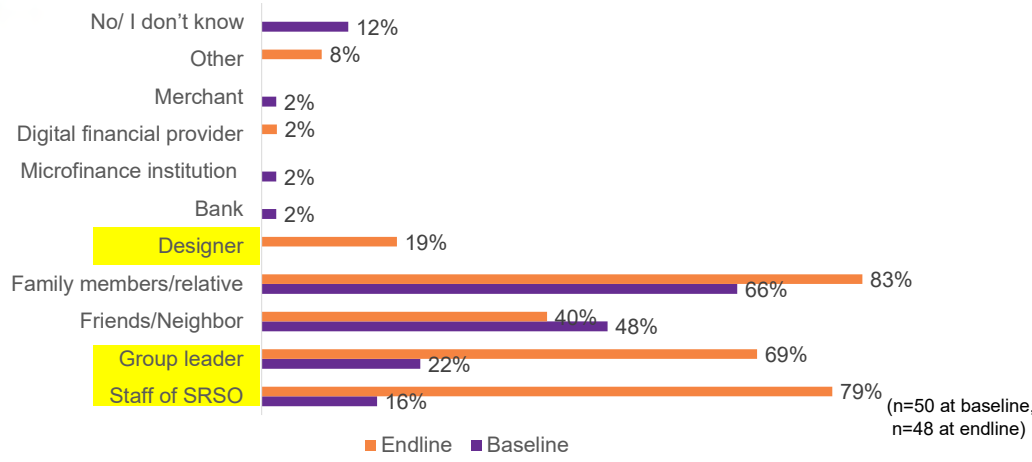


(n=50 at baseline, n=48 at endline)

The percentage of the respondents that answered "Staff of SRSO", "Group leader", and "Designer" has increased in the endline survey.

33

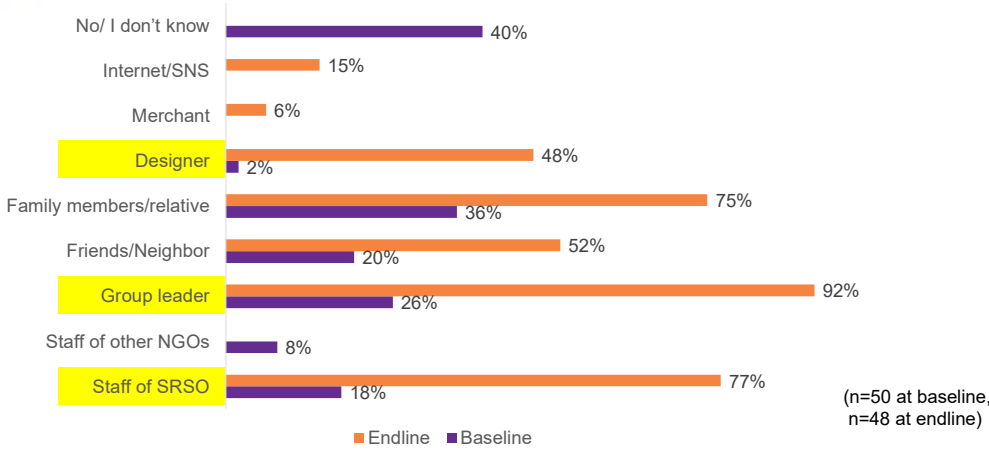
Which organizations or persons do you think support you? (Financial problems)



The percentage of the respondents that answered "Staff of SRSO", "Group leader", and "Designer" has increased. There are few samples who select formal financial service in the endline survey.

34

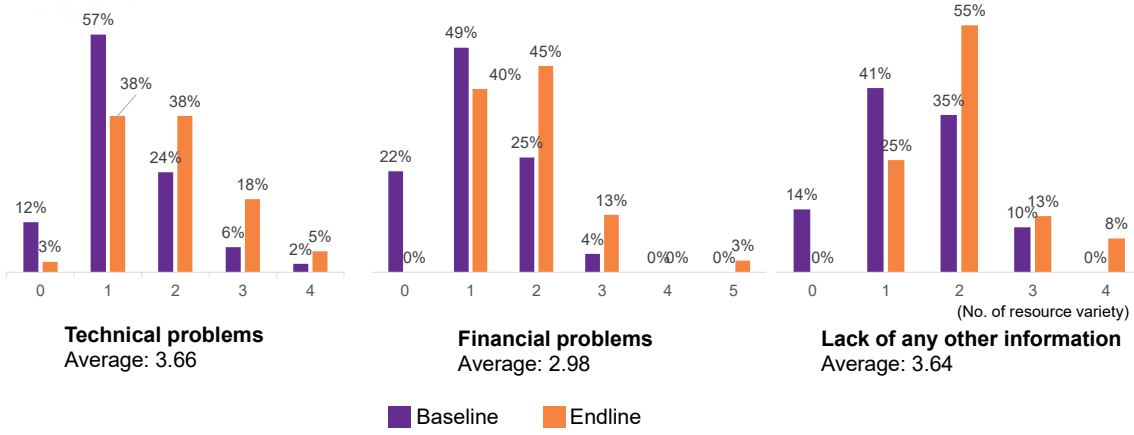
Which organizations or persons do you think support you? (Lack of any other information)



The percentage of the respondents that answered "Staff of SRSO", "Group leader", and "Designer" has increased. 15% of the respondents newly selected "Internet/SNS" in the endline survey.

35

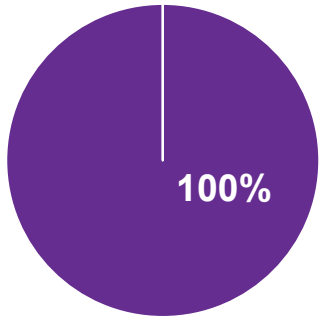
Which organizations or persons do you think support you? (Variety)



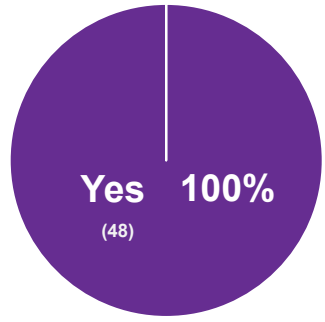
Majority of the sample has 2 or 3 knowledge resources in each problem. Except for one respondent in technical problems, all the respondents have at least one resource when they face problems.

36

Have you ever shared what you learned with your family?



Life management activities



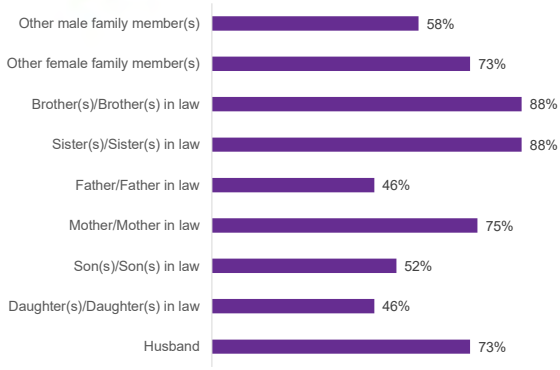
Income generation activities

(n=48)

All respondents have shared what they learned in life management activities as income generation activities with their family members.

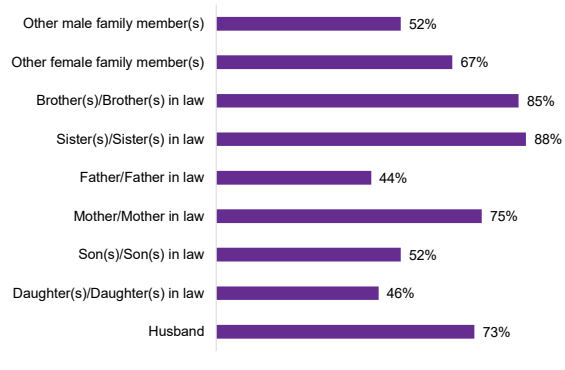
37

Have you ever shared what you learned with your family?



Life management activities

(n=48)



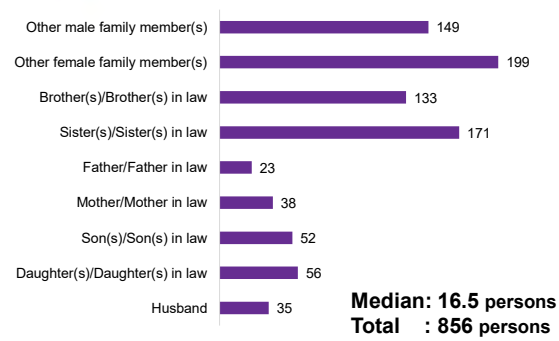
Income generation activities

(n=48)

The respondents mainly shared what they learned with their sisters/sisters in law (LM: 88%, IG88%), brothers/brothers in las (LM: 88%, IG: 85%) and mother/mother in law (LM:75%, IG:75%).

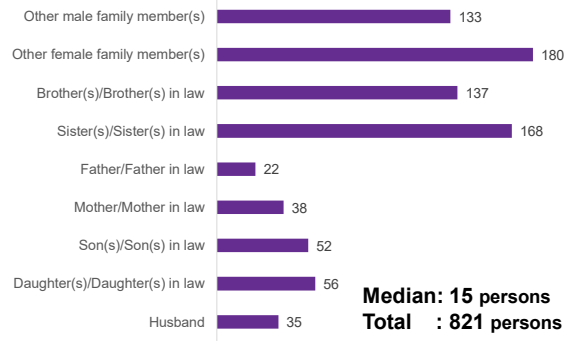
38

Have you ever shared what you learned with your family?(total number)



Median: 16.5 persons
Total : 856 persons

Life management activities



Median: 15 persons
Total : 821 persons

Income generation activities

The respondents tend to share with their family members about what they learned in both life management and income generation activities. In average, one respondent shared them with 17 family members in each activity.

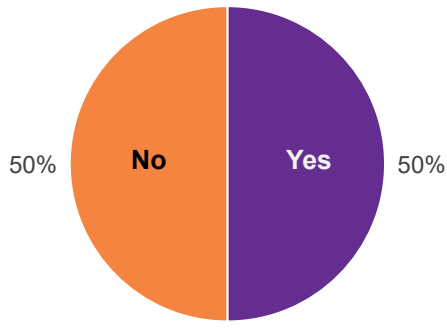
39

Part 5

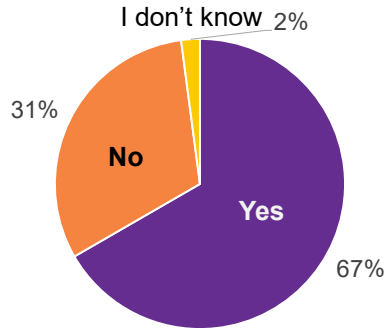
Perception about women employment

40

Do you think your family members agree about women formal employment?



Baseline survey (n=50)

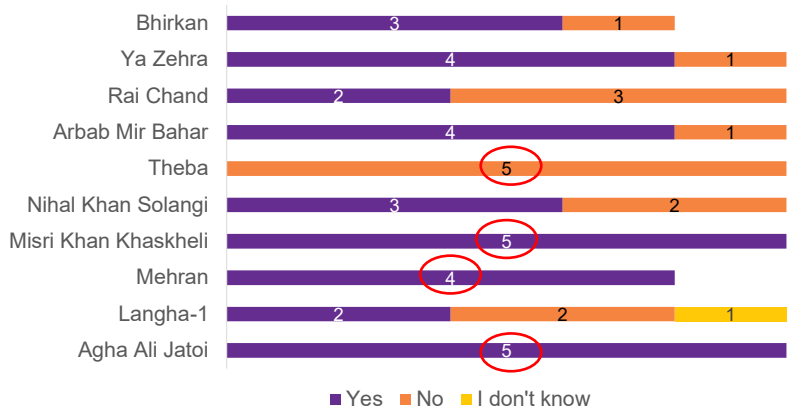


Endline survey (n=48)

The percentage of the family that agree about women formal employment has increased from 50% to 67%.

41

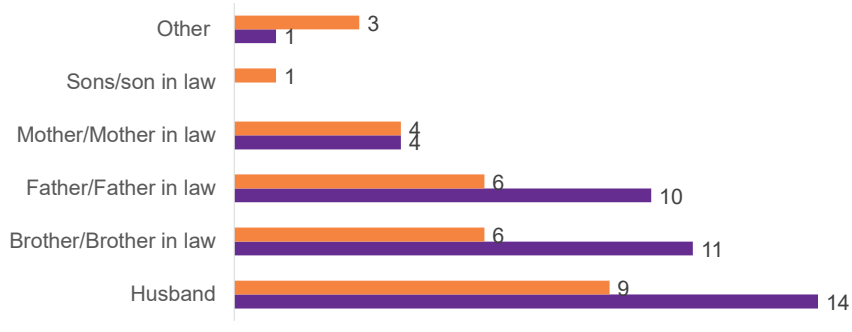
Do you think your family members agree about women formal employment? (by BDG)



All respondents from Misri Khan Sloangi, Mehran and Agha Ali Jatoi show positive tendency about women formal employment, while Theba show a negative tendency.

42

Which family members disagree about women formal employment? (multiple choice possible)

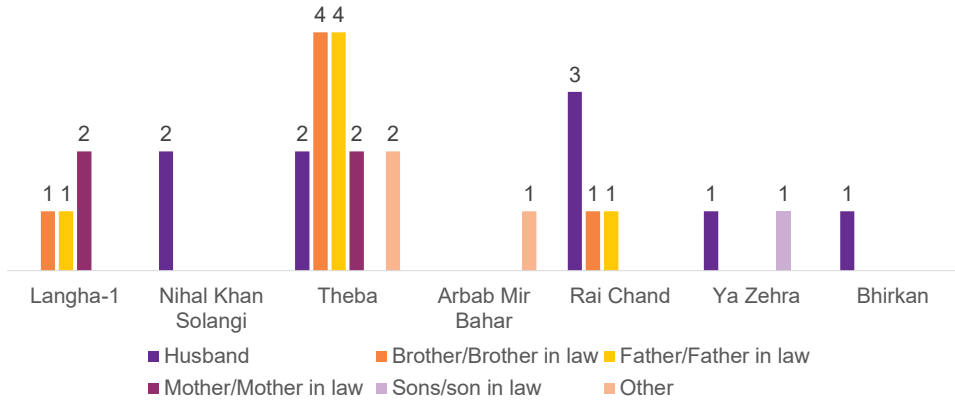


(n=25 at baseline,
n=15 at endline
Respondents' family members disagree about women formal employment)

"Husband", "brother/brother in law", and "father/father in law" tend to disagree about women formal employment both in the baseline and endline survey, although the number has decreased at the endline survey.

43

Which family members disagree about women formal employment? (by BDG) (multiple choice possible)



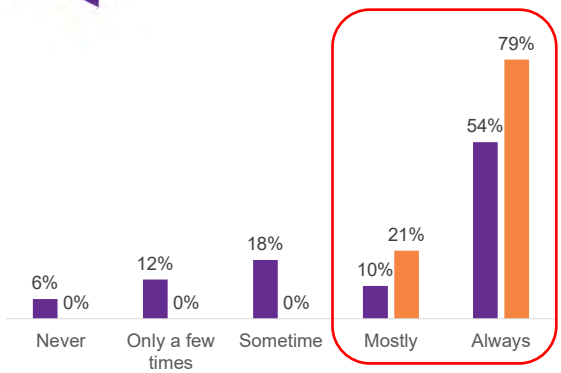
Theba tends to have more family members who disagree about women formal employment, comparing to other BDGs.

44

Part 6
Autonomy of women

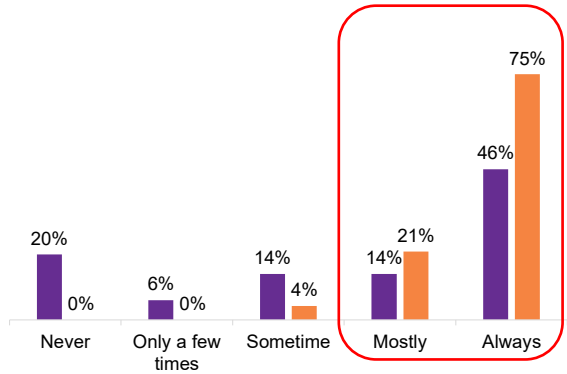
45

Autonomy



(Baseline: n=50, Endline n=48)

Do you make decision about purchase of goods for families?



(Baseline n=50, Endline n=48)

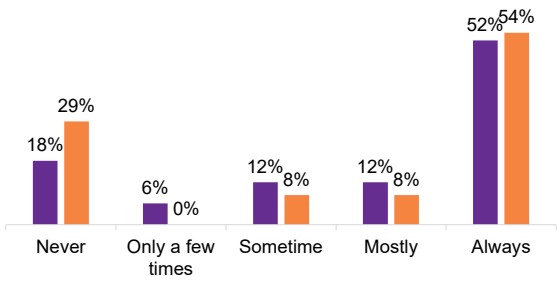
Do you join in decision making about education of children?

Baseline Endline

The percentage of the respondents who have autonomy in purchase of goods and decision making about education has increased.

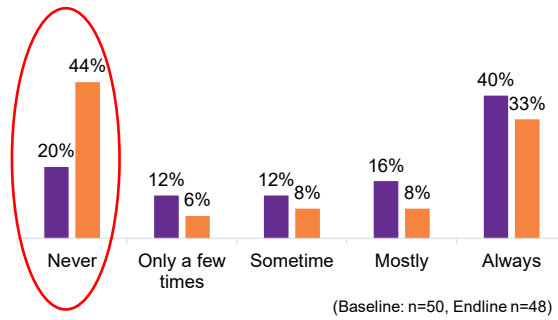
46

Autonomy



(Baseline: n=50, Endline n=48)

Do you need permission of family members to go to market?



(Baseline: n=50, Endline n=48)

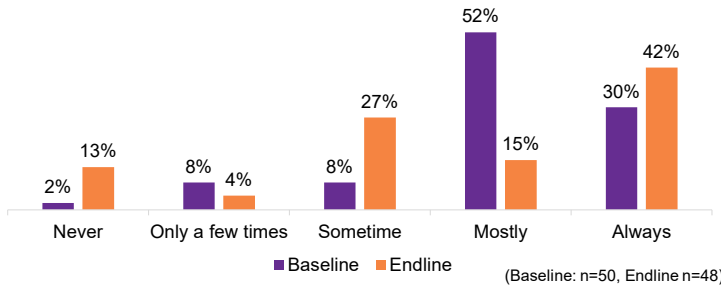
Do you need permission of family members to visit your families/friends?

Baseline Endline

The tendency of the necessity of getting family permission to go out has not big changed, except for the percentage of the respondents who never need permission to visit families/friends has increased from 20% to 44%.

47

Autonomy



(Baseline: n=50, Endline n=48)

Do you think you can change the course of your life with your own will?

The number of the respondents who answered “Always” has increased from 30% to 42%, on the other hand, the number of those answered “Never” has also increased from 2% to 13%.

48

Results of group interview

49

(1) Impact/change after the pilot activities

Impact/change	Voice of beneficiaries
Saving/record keeping	• I became to be able to pay my insurance fee from my savings. • By using Phuri Phuri Tallao, I could recognize the actual cost, including transportation, communication cost. • I could support my husband to go to abroad by my savings.
Business skills	• The variety of the products has increased. • I started to work as a beautician after the course. • We made the account as BDG in Facebook and started to receive online orders. • The income has increased thanks to the orders from SRSO. I also participated in the exhibition in Karachi.
Getting permission	• I got the permission to go outside and to use Whatsapp. • I became to be able to go to market by myself. • Male family members gave us to use mobile phones and SNS.
Hygiene	• I understood the importance of hygiene. I used to cut a string by my teeth, now I'm using scissors. • I started to wash my hands before a meal. I also taught my children to do.
Others	• I learned how to read and write through the adult literacy course, and I became to understand the items and amounts written in receipts.

50

(2) Most useful session

Session (no. of BDG)	Voice of beneficiaries
Benefit of saving (5)	• I started saving and it made me possible to react to sudden expenditure. • I set up the goal to renovate my home and did it.
Life course planning (4)	• I recognized what kinds of life events I will have through the story. • I learned the importance of saving through the story.
Income & expenditure recording (4)	• I became to recognize how much I earned after starting the record keeping. • I realized the cost and started saving.
Quality & Hygiene (3)	• I stopped eating when I work. I also became to wash my hands before work.
Women & career (3)	• I did not have the idea that women could work outside. Now, I recognized what kind of work women could do outside.
Adult literacy course (3)	• I learned how to read and write simple words.
Teamwork (2)	• We learned how to work as a group and we became to work more efficiently.
Work ethics (1)	• I learned about quality control. I could communicate with the customers/buyers/
Time management (1)	• I learned the importance of time management.
Online beautician course (1)	• I started to work as a beautician after the course. I also learned how to write a caption on my photo in Instagram.

51

(3) Change of family members

Respondents	Comments
Target beneficiaries	• Male members started to corporate with female members to solve the community problems such as drainage, internet access. • Both male and female family members started savings. • Male members gave the permission to female members, such as going outside, access to a mobile phone, getting their photo taken. • Male members became more supportive. They started to go to the market to get the materials instead of female members and accompany with female members when they participate in TOT and exhibitions. • Girls used to be allowed to go to only primary school. Now girls are allowed to go to receive higher education.
Brother of a target beneficiary in Arbab Mir Bahar	• I have seven sisters and all of them participate in Lighf-F Project. • I support them when they go to SRSO office for TOT. • I also assisted when sessions were conducted in my village by preparation of the venue. • I saw the following positive impact of Light-F Project. (1) Women could get new customers (2) A few women opened her own bank account (3) Women used to be prohibited to use a mobile phone, however, they stared to use it and receive online order through Whatsapp and Instagram, • Project female staff changed male members' mindset.

52

Data of PDM indicators

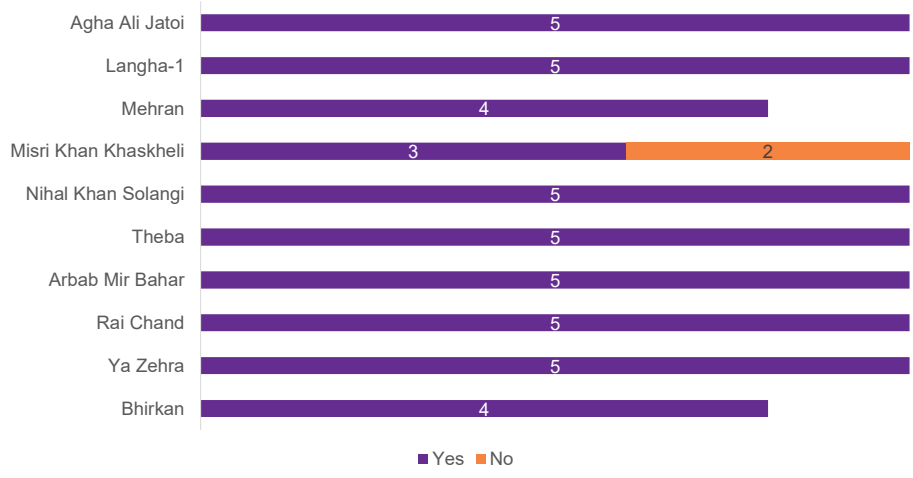
53

PDM indicators

Output	Indicators	Existing BDGs (February 2019)	Existing BDGs (February 2019)
Output 2	2-2 No. of FHBWs who record their own income and expenditure is increase to 25%	• Business or household: 3 (6%)	• FHBW: 46 (96%)
Output 3	3-1 No. of target FHBWs who save income from HBW is increased to 85%	• FHBWs: 36 (72%)	• FHBWs: 48 (100%)
Output 4	4-1 50% of FHBWs increased earnings from HBW.	<Earning in last 3 months> • Average: 13,566 PKR • Median: 9,000 PKR	• FHBWs: 46 (96%) <Earning in last 3 months> • Average: 12,302 PKR • Median: 8,000PKR
	4-2 70% of target FHBWs improved their business skills.	-	• FHBWs: 48 (100%) • Average: 12 out of 13 business skills
	4-3 No. of support resource that target FHBWs can access is increased to 4.00.	<Average> • Total (all): 2.74 - Technical problems: 2.26 - Financial problems: 1.58 - Lack of other information: 1.10	<Average> • Total (all): 4.71 - Technical problems: 3.66 - Financial problems: 2.98 - Lack of other information: 3.64

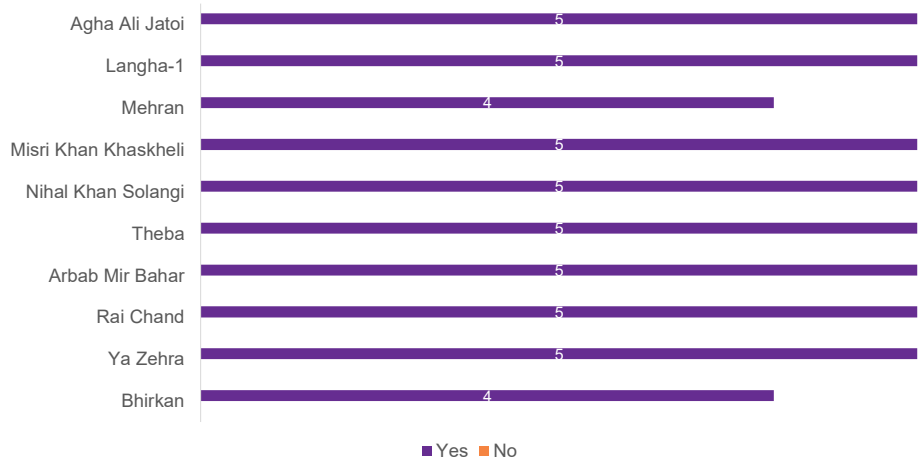
54

2-2 Number of FHBWs who record Their incomes and expenditures



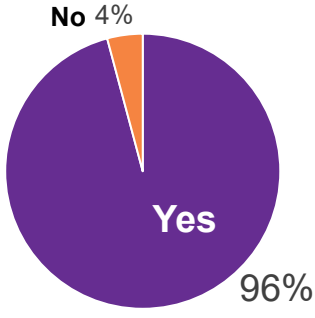
55

3-1 Number of FHBWs who save income from HBW



56

4-1 50% of FHBWs increased earnings from HBW



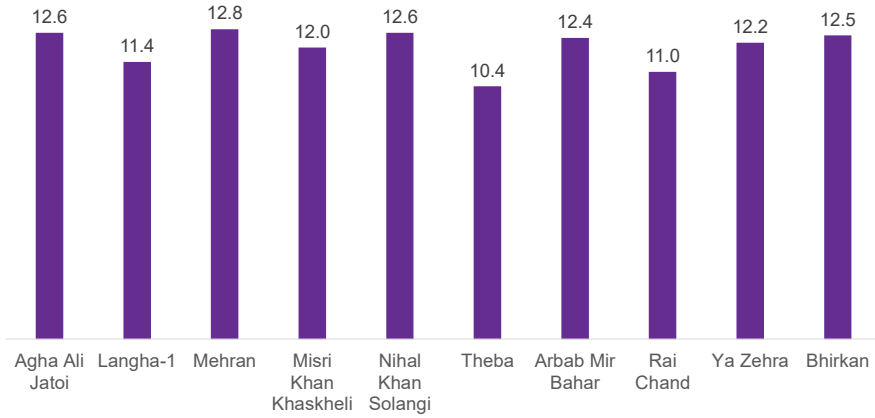
(n=48)

Income from HBW in the last three months

	Average	Median
Baseline	13,566PKR	9,000 PKR
Endline	**12,302PKR**	**8,000 PKR**
Endline (not including "0")	**15,141 PKR**	**10,000 PKR**

57

4-2 Number of target FHBWs' business skills



58

4-3 Number of support resources the FHBWs can access (average by BDG)

	Average number of variety (technical)	Average number of variety (financial)	Average number of variety (other infomatioin)	**Average number of variety (All)**
Agha Ali Jatoi	5.00	2.80	4.20	5.60
Langha-1	1.80	1.80	2.40	2.80
Mehran	3.50	3.25	3.50	4.75
Misri Khan Khaskheli	4.00	3.40	3.40	5.00
Nihal Khan Solangi	3.40	3.00	4.00	4.40
Theba	2.40	2.60	2.80	3.60
Arbab Mir Bahar	5.00	3.20	3.80	5.60
Rai Chand	4.00	3.60	4.00	4.80
Ya Zehra	3.80	3.40	3.60	5.00
Bhirkan	4.00	3.00	5.00	5.75
Total	3.66	2.98	3.64	4.71

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Attachment 12: Results of Baseline Survey -Karachi

LIGHT-F
Livelihood Improvement for Growth and Transformation of the Female

Results of baseline survey (Karachi)

March 27, 2020

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

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Part 2 Home-based works	P. 20
Part 3 Financial activities	P. 26
Part 4 Knowledge about support resources	P. 48
Part 5 Perception about women employment	P. 51
Part 6 Autonomy of women	P. 56
Data of PDM indicators	P. 60

1

Outline of the survey

Survey method	Questionnaire interview
Survey size	51 FHBWs
Date of survey	25 Feb – 3 March, 2020
Other	The interviewed FHBWs should be tracked throughout the project period, and be interviewed again by the endline survey.

2

Sample distribution

	Interviewed FHBWs	Absence	Total
Maripur	24	2	26
Baldia	27		27
Total	51	2	53

(The total number of selected beneficiaries is 56, among which 2 FHBWs in Maripur and 1 FHBW in Baldia dropped out at the time of baseline survey because of home shift and family issues.)

The sample size is 51: 24 FHBWs from Maripur and 27 from Baldia.

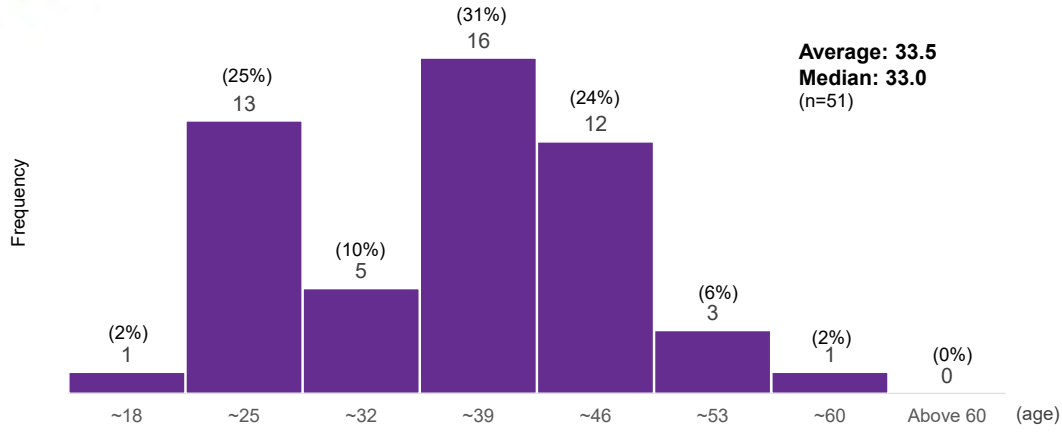
3

Part 1

Basic profile

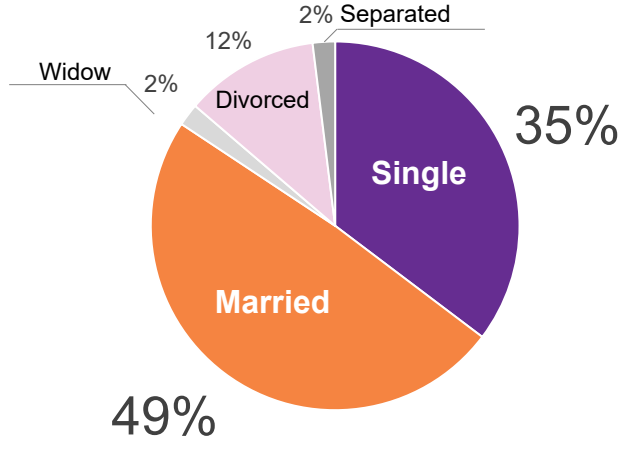
4

Age distribution



The average age of the respondents is 33.5.

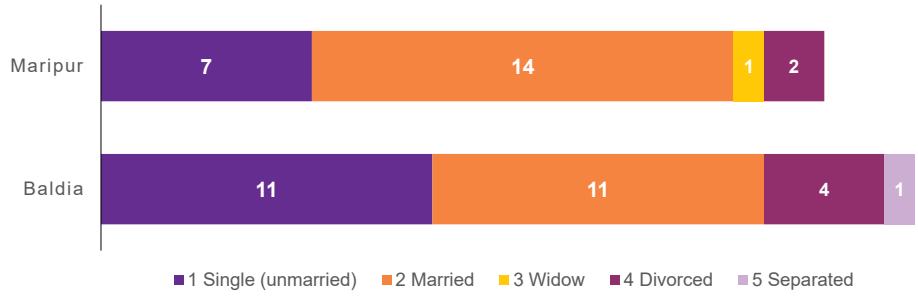
Marital status



Almost half of the sample are married (49%), followed by those who are single (35%).

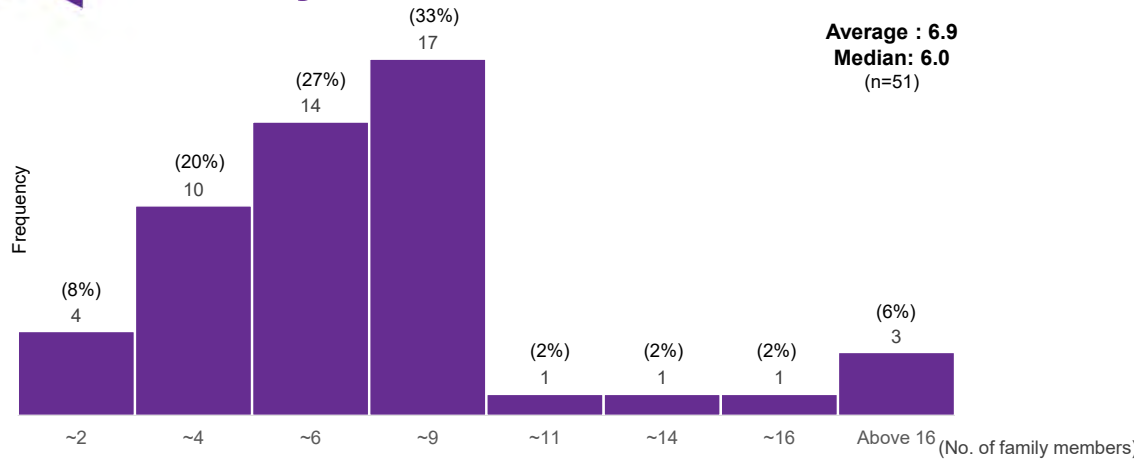
6

Marital status by area



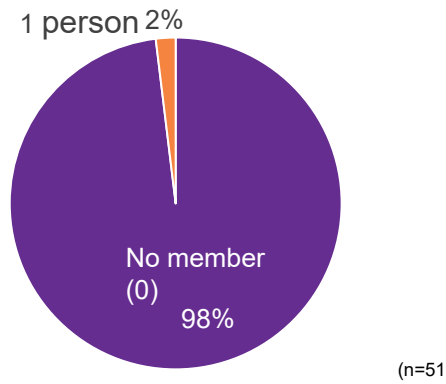
There is no apparent difference of marital status between Maripur and Baldia.

Family members



The average family size is 6.9; the minimum size is one in Maripur, and the maximum size is 23 in Baldia.

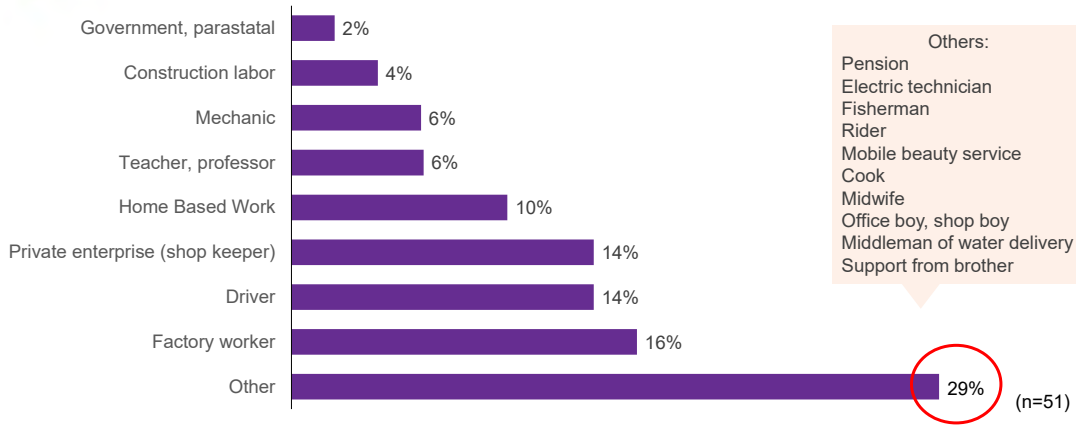
Family members working away for more than 3 months



(n=51)

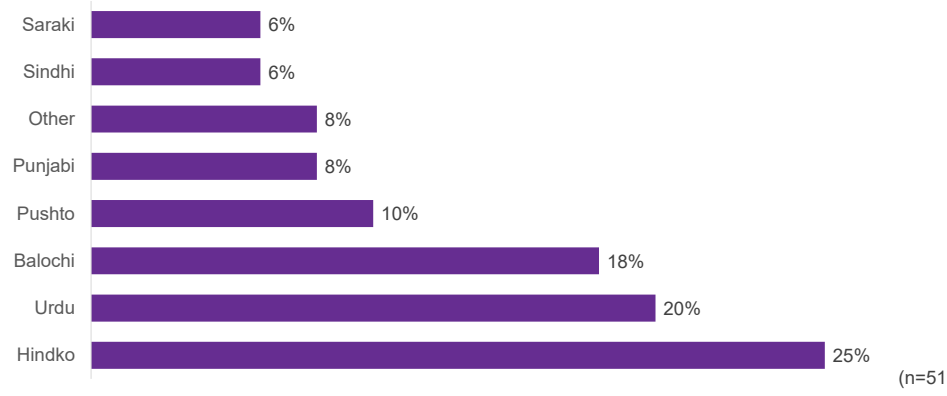
Most of the sample (98%) have no family members working away for more than 3 months; 1 respondent (2%) from Baldia has one family member who works away.

Prime mean of livelihood



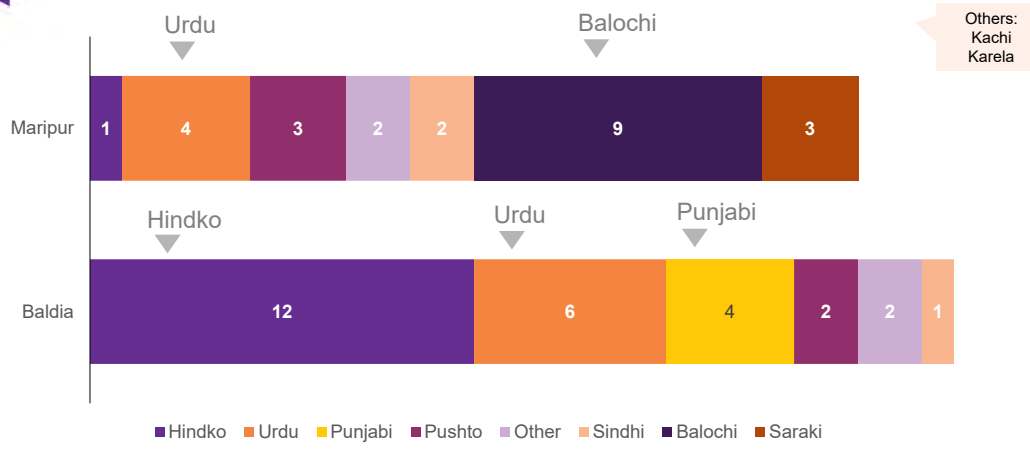
"Other" is the highest proportion (29%), followed by "Factory work" (16%), "Driver" (14%), "Private enterprise" (14%) and "Home based Work" (10%).

Mother tongue



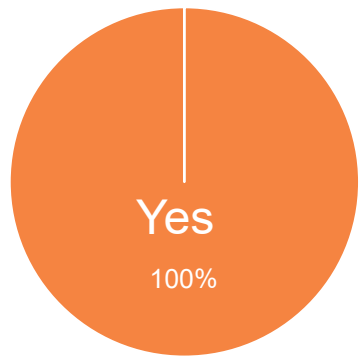
Hindko is the major mother language (25%) in the sample, followed by Urdu (10%) and Balochi (18%).

Mother tongue by area



The major mother tongue in Maripur is Balochi while it is Hindko in Baldia.

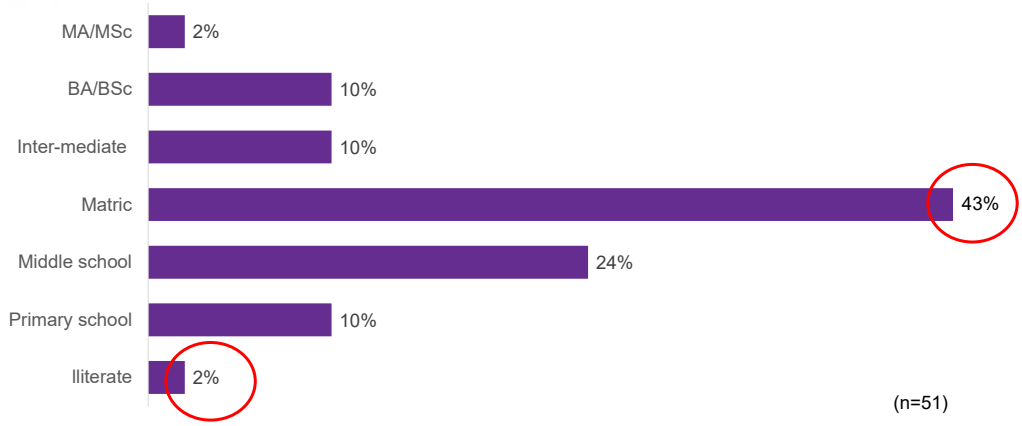
Do you speak Urdu?



(n=51)

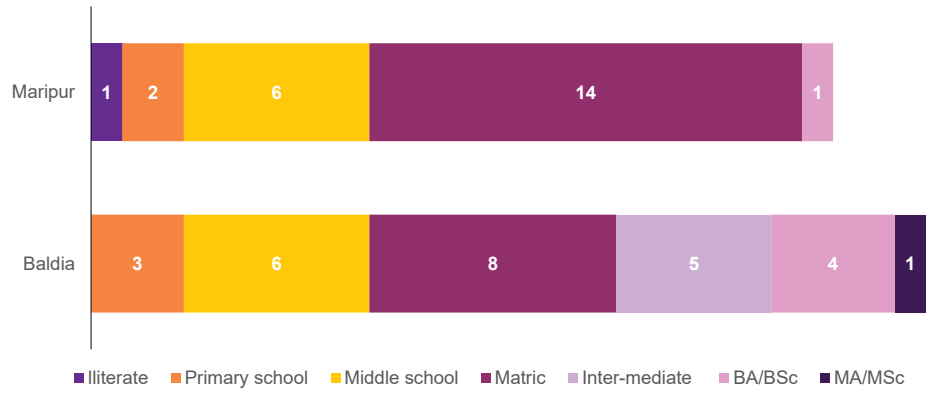
Everyone in the sample (100%) speak Urdu.

Final educational status of the respondent



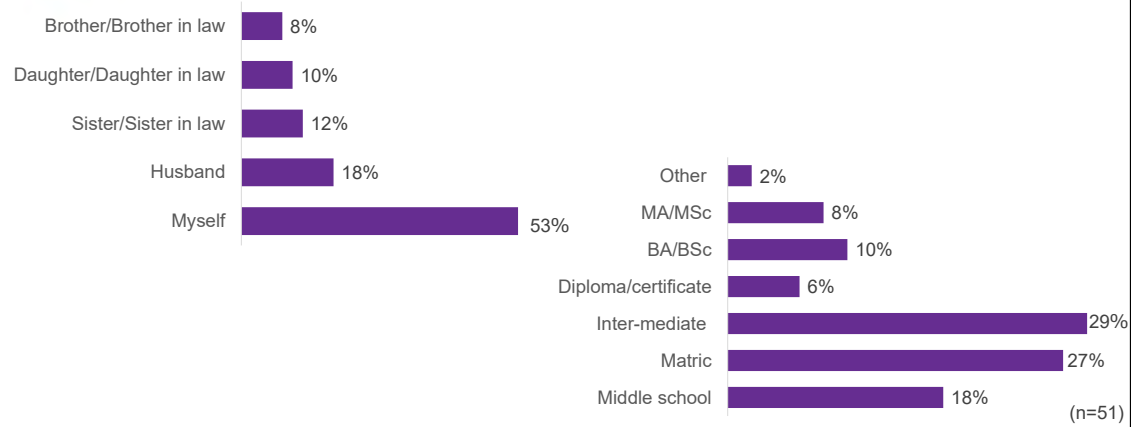
Most of the sample (43%) completed Matric. Those who have no education is 2%.

Final educational status of the respondent by area



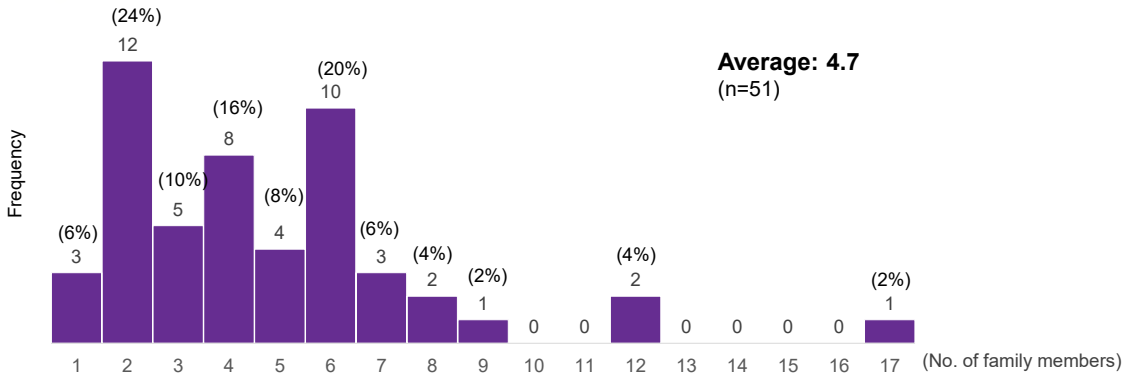
The proportions of respondents who has final education of Matric and above does not have apparent difference between two areas (Maripur: 62%, Baldia: 67%), but Baldia has respondents who completed intermediate and MA/MSc unlike Maripur.

Who has the highest educational status in your family?



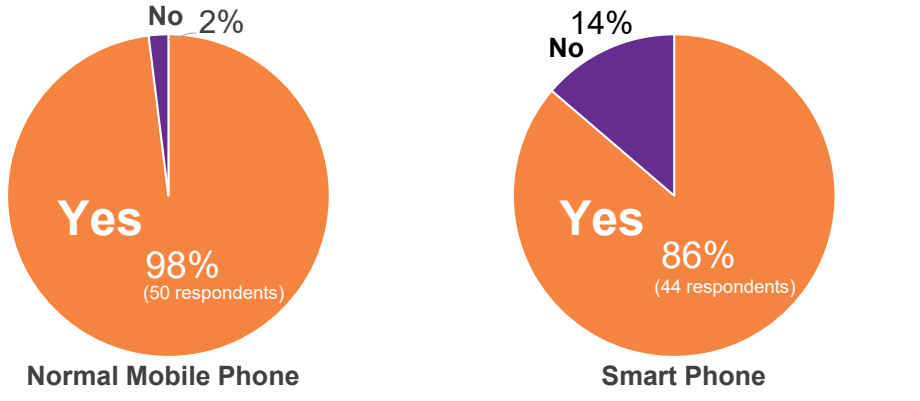
Respondents themselves are likely to have the highest educational status in the sample's families. The most prevalent status of them is "Inter-mediate" (29%), followed by "Matric" (27%) and "Middle school" (18%).

How many family members can read a newspaper and write a simple letter?



The average number of family members who can read a newspaper and write a simple letter is 4.7. Considering that the average number of family is 6.9, most of their families can read a newspaper and write a simple letter.

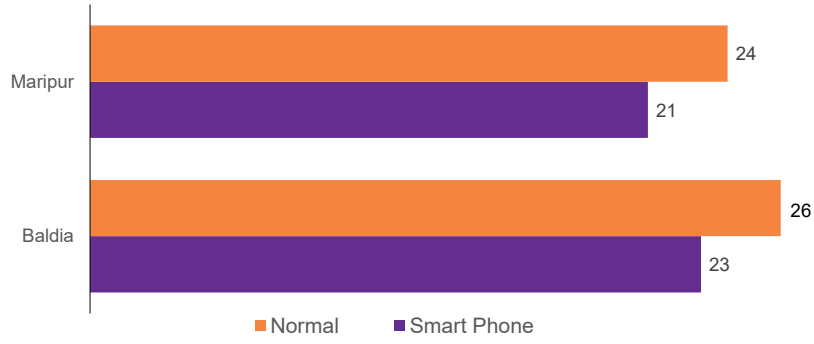
Do you have a mobile phone that you can use when necessary?



(n=51)

Most of the sample has access to normal mobile phone (98%), and smart phone (86%).

Do you have a mobile phone that you can use when necessary? (By area)



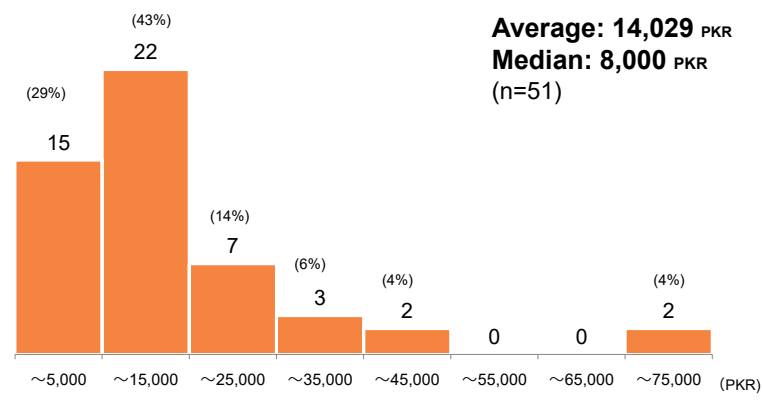
There is no apparent difference of access to normal phone and smart phone between Maripur and Baldia.

Part 2

Home-based works

20

How much did you earn from HBW in the last 3 months?

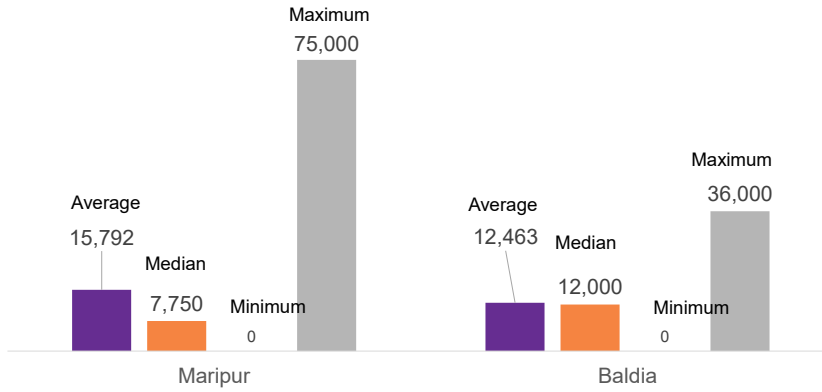


Average: 14,029 PKR
Median: 8,000 PKR
(n=51)

The average amount of earning in the last 3 months (Dec, Jan, Feb) is 14,029 PKR; the median is 8,000 PKR. Majority of the samples (72%) earned less than 15,000 PKR in 3 months.

21

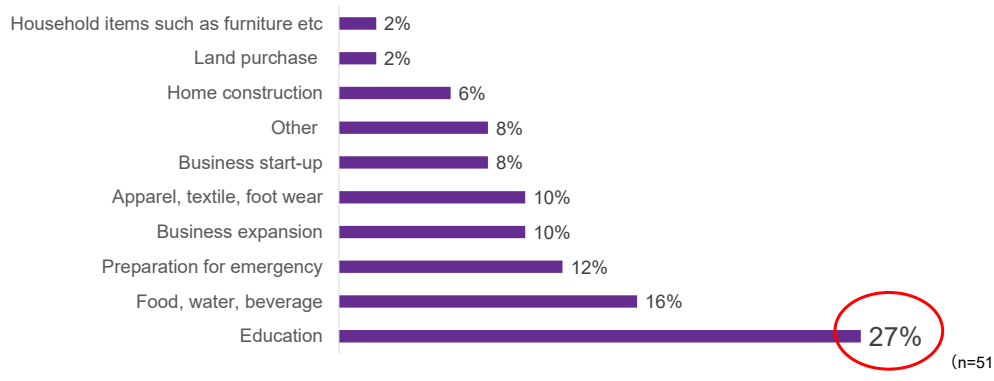
How much did you earn from HBW in the last 3 months?



Those earned more than 30,000 PKR in 3 months are 7 respondents: 4 from Maripur, and 3 from Baldia. The earning amount of respondents in Maripur vary widely compared to those in Baldia.

22

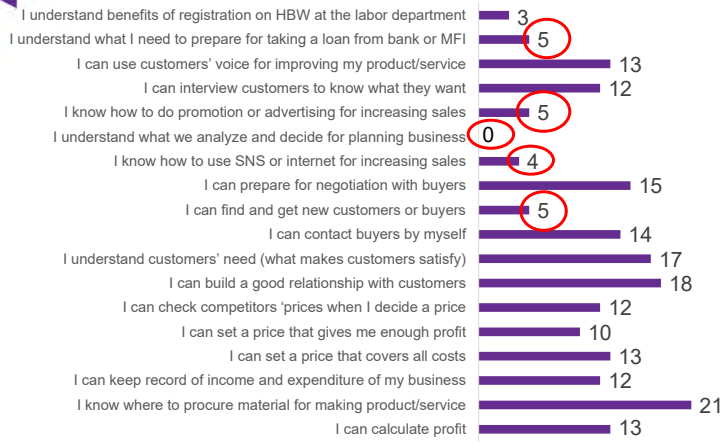
If you get extra income, for what purpose do you want to spend it?



27% of the samples want to spend extra income for “education”, followed by “food” (16%), and preparation for emergency (12%).

23

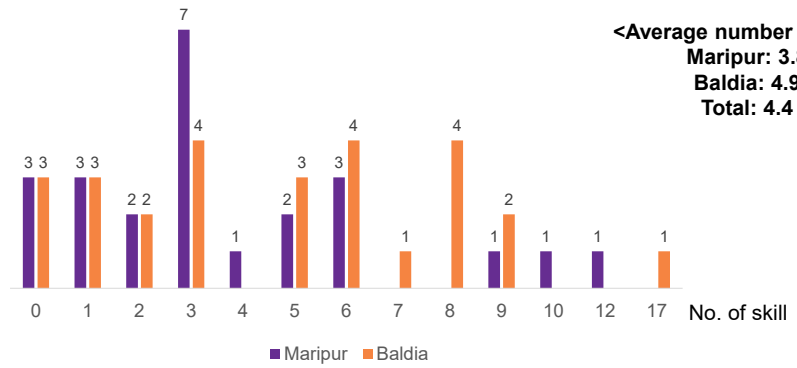
Business skills (No. of Yes response)



All:51

Knowledge of procurement places, building relationship with customers, understanding customers' needs and preparation for negotiation has more positive responses because many have experienced small business so far. On the other hand, followings have less responses: business planning, HBW rights, SNS marketing, finding new customers, promotion/advertisement, and taking a loan.

Business skills (No. of skill selected by respondents)



<Average number of skill>
Maripur: 3.8
Baldia: 4.9
Total: 4.4

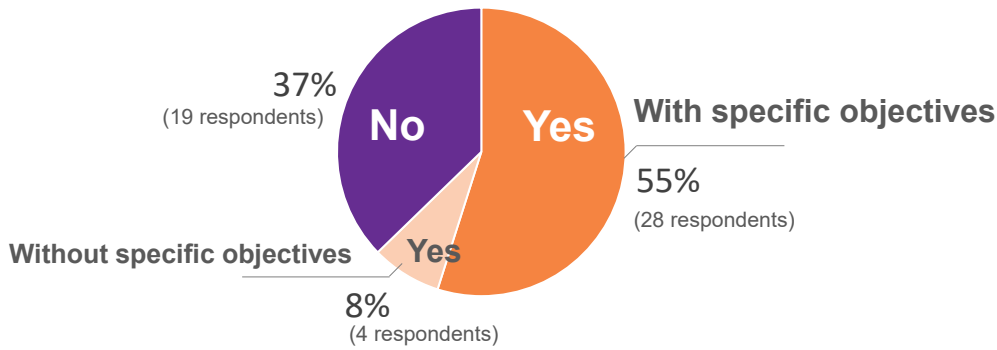
Among 19 business skills shown to the respondents, the average number of skills selected as ones that they can do is 4.4 in the total sample. The average number among Maripur sample (3.8) is slightly smaller than those in Baldia (4.9). The FHBW who selected 17 skills is an experienced woman who has worked in Saudi Arabia, and she still needs to learn about SNS marketing.

Part 3

Financial activities

26

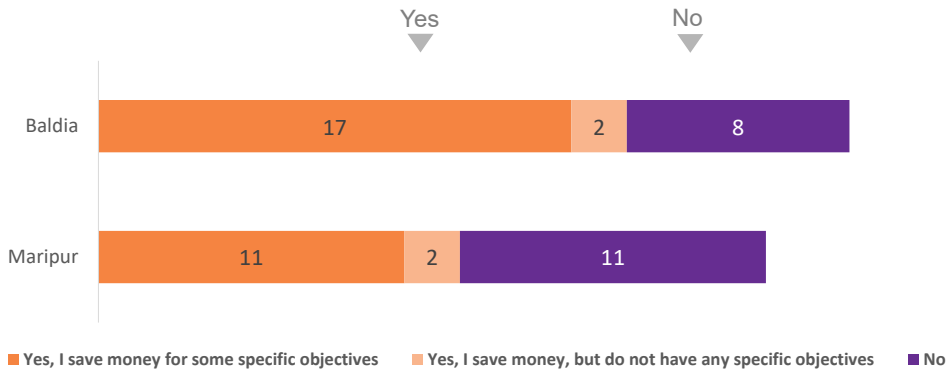
Do you save money for any specific objectives?



More than half of the sample (55%) responded that they save money with specific objectives.

27

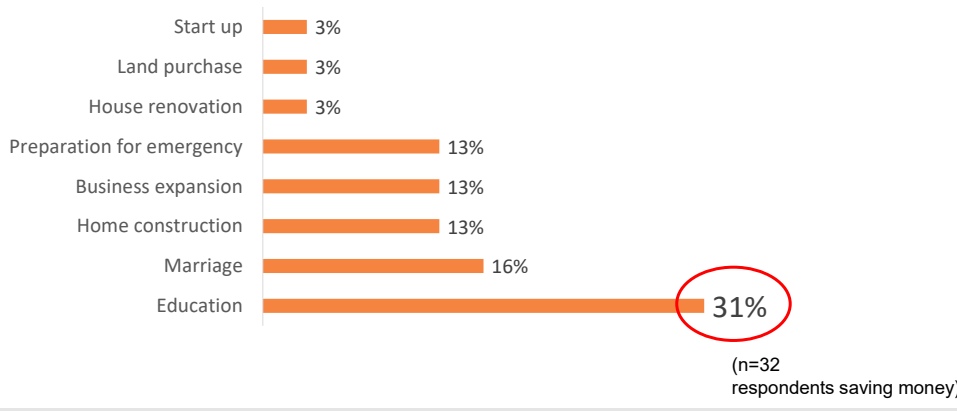
Do you save money for any specific objectives? (by area)



Baldia has more numbers & proportion of respondents who save money with specific objectives.

28

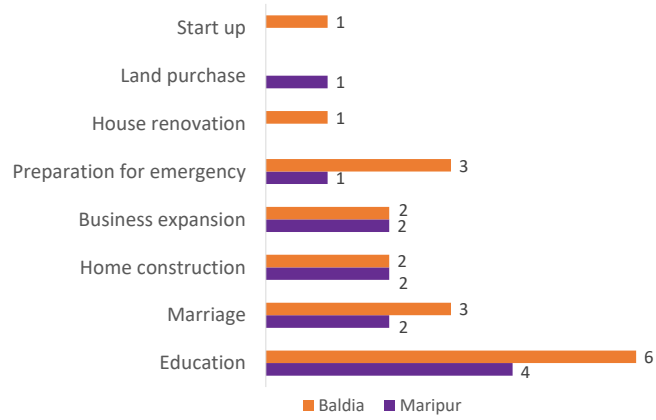
What are main purposes of saving money?
(multiple choice possible)



The prevalent purpose of saving money is “education” (31%), followed by “marriage” (16%).

29

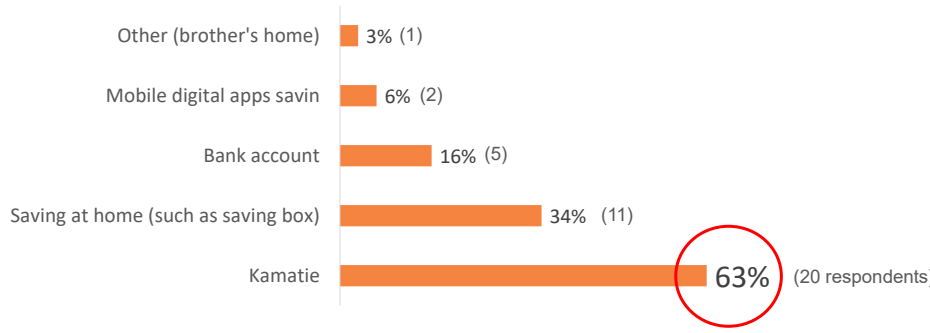
What are main purposes of saving money?
(by area)



There is not any notable difference in tendency between responses of Baldia and Maripur.

30

What are main means of saving?
(multiple choice possible)

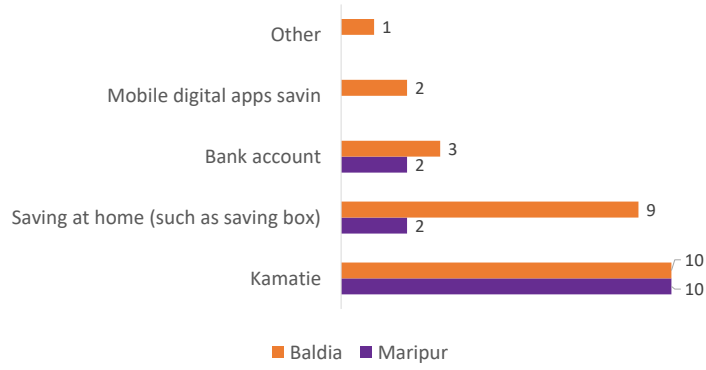


(n=32
respondents saving money)

"Kamatie" (63%) is a prevalent means of saving. Those using formal financial method are only seven (five for "bank account", and two for "mobile digital").

31

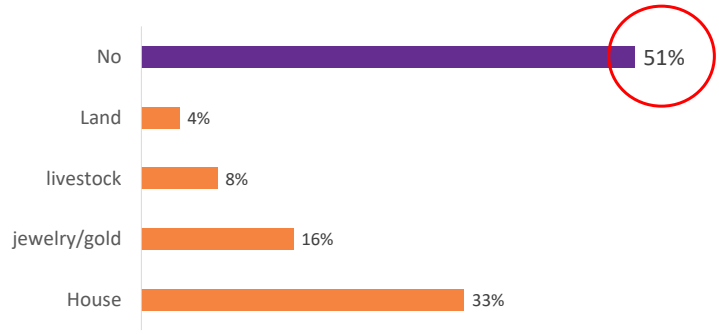
What are main means of saving? (by area)



Baldia has more respondents who save at home (9) compared to Maripur (2).

32

Do you save money in the shape of assets? (multiple choice possible)

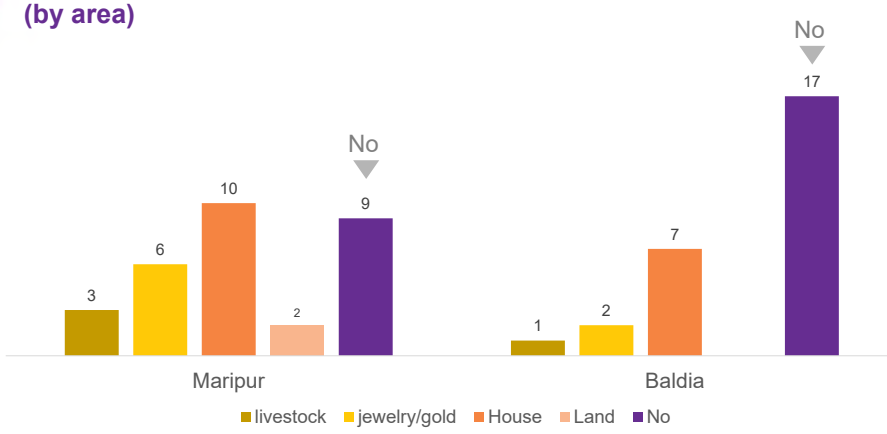


(n=51)

Almost half of the samples (51%) do not save money in any shapes of assets.

33

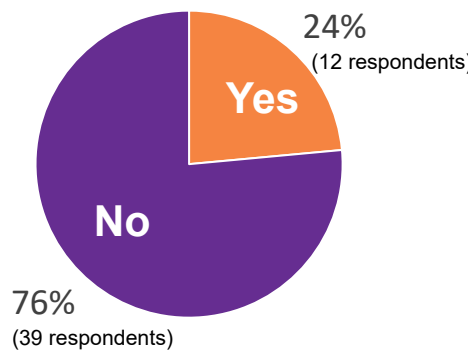
Do you save money in the shape of assets?
(by area)



Baldia has more respondents (17) who do not save money in any assets.

34

Do you keep regularly writing records of your own income and expenditure?



(n=51)

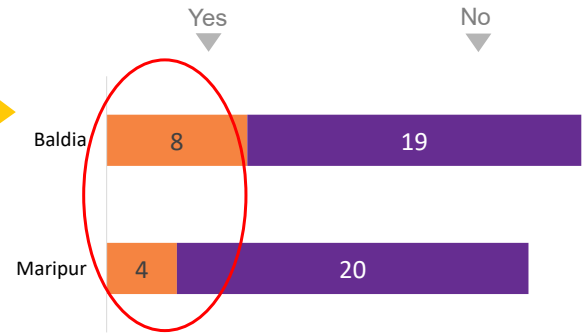
24% of the sample responded that they keep regularly records.

35

Do you keep regularly writing records of your own income and expenditure? (by area)

<Profile of 12 FHBWs keeping records>

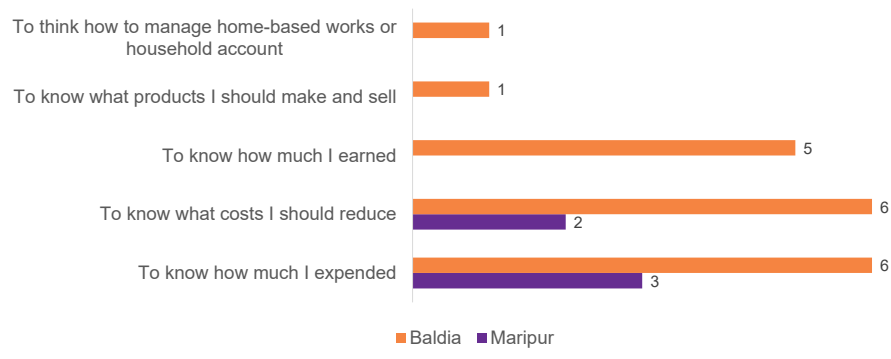
- Education: The 8th class and above
- Skill numbers: the average is 7.3, higher than the total average 4.4.
- More than 90% save money.



Baldia has more respondents keeping records than those of Maripur.

Reason of keeping writing records

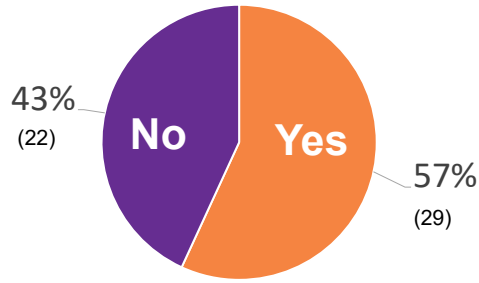
(multiple choice possible)



(n=12)

Those who keep records have more than one reason for that practices

Do you save part of income earned from HBW?

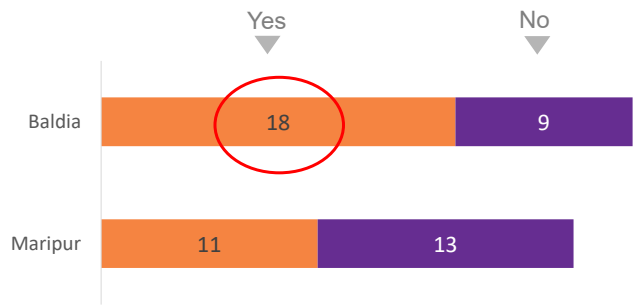


(n=51)

The proportion of the samples who save part of income earned from HBW is 57%, which is almost identical with the proportion of saving money with specific objectives (55%).

38

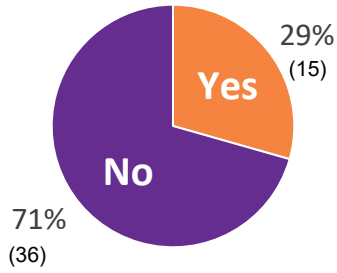
Do you save part of income earned from HBW? (by area)



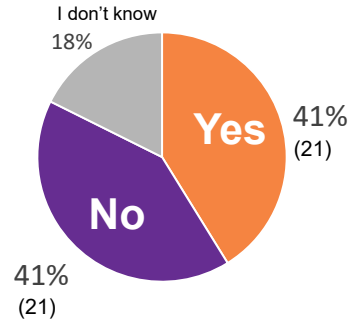
Baldia has more responses of Yes (67% of the total Baldia), while Maripur has no significant difference in proportion between Yes and No.

39

Do you have bank account?



Respondents



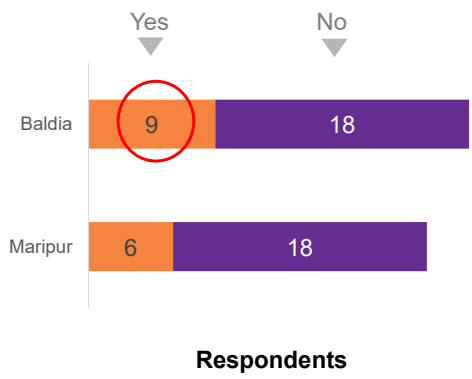
Other family members

(n=51)

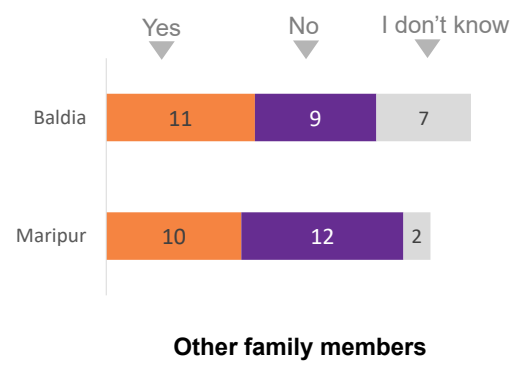
29% of the respondents have their own bank account under their names. The proportion of bank holders among their family members is higher (41%) than respondents (29%).

40

Do you have bank account? (by area)



Respondents

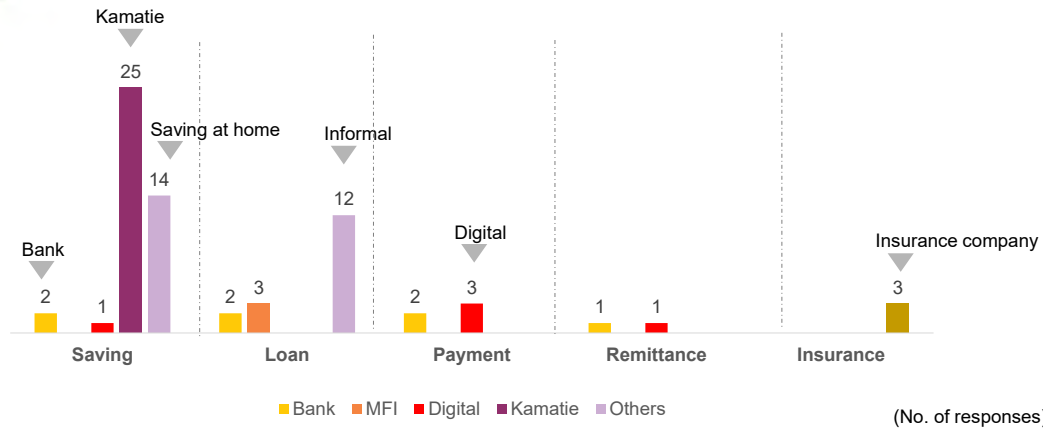


Other family members

Baldia has a slightly more proportion of bank holders among the respondents compared to Maripur.

41

Financial services respondents are using

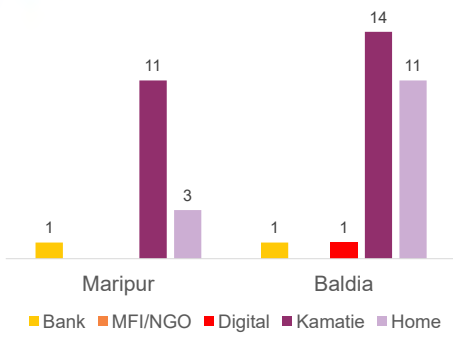


(No. of responses)

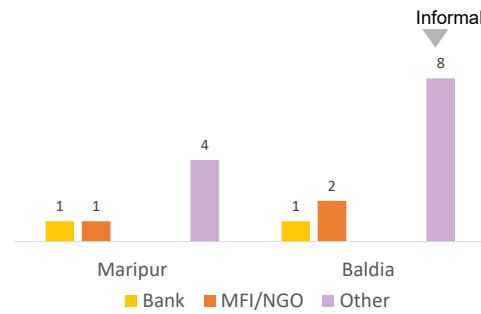
The type of financial services that the samples use is mostly dominated by saving. The numbers of respondents using formal financial services are quite limited; there is three respondents using digital method for payment, and one for each of saving and remittance.

42

Saving & loan of the respondents (by area)



Saving

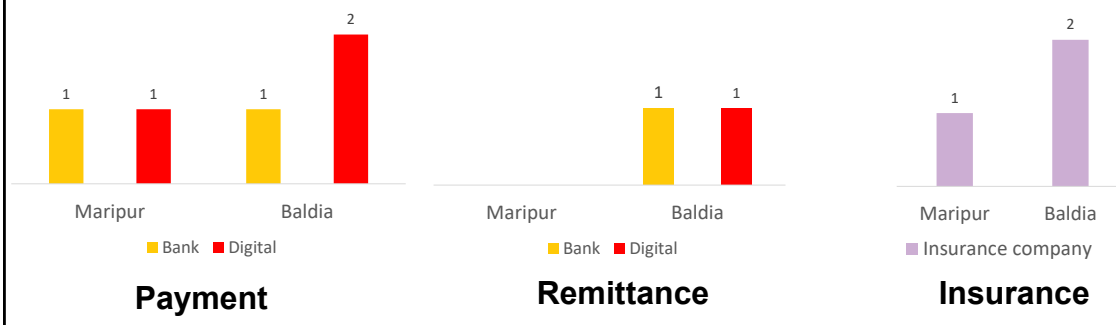


Loan

One from Baldia saves money by digital way. Other for loan means informal loan from friends or relative. The numbers of respondents who use formal channels for loan is very limited: 2 from Maripur, and 3 from Baldia.

43

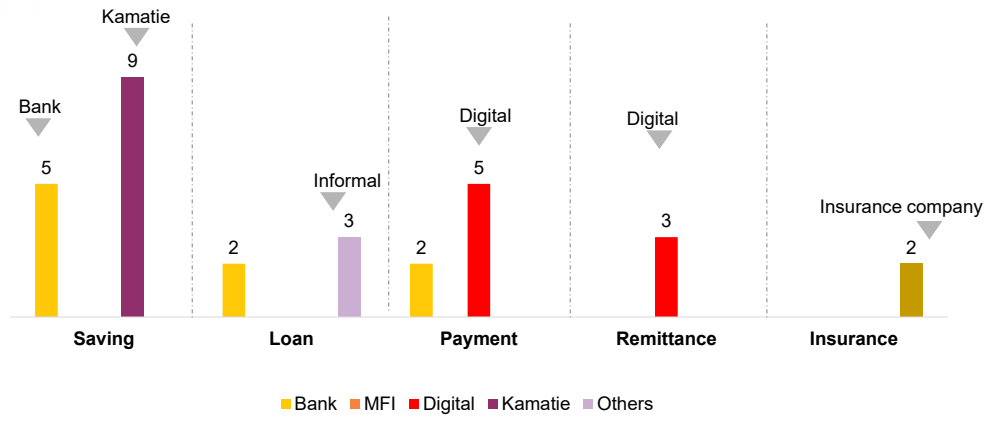
Payment, remittance & insurance of the respondents (by area)



"Easypaisa" and "Omni" were responded as digital channels.
There are a few responses that they have life insurance from "State Life Insurance".

44

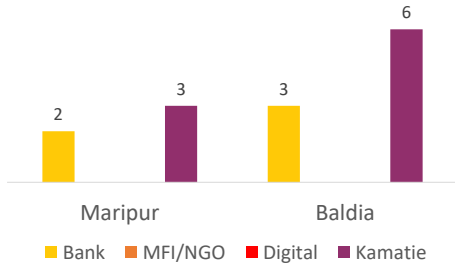
Financial services family members are using



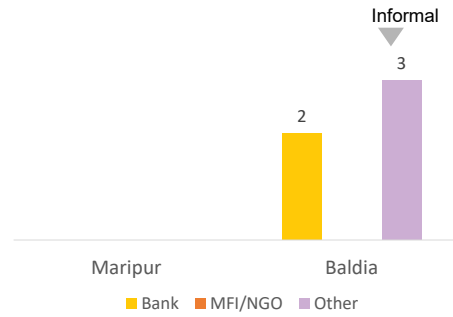
Numbers of family members who use digital channel (5 for payment, and 3 for remittance) are slightly larger than respondents themselves (3 for payment, 1 for remittance @ page42)

45

Saving & loan of other family members
(by area)



Saving

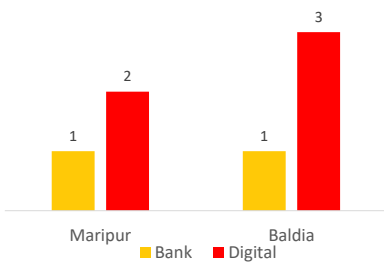


Loan

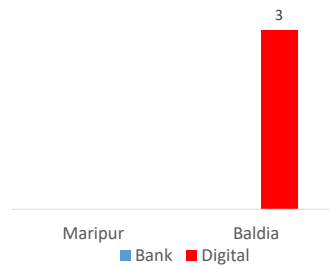
The respondents did not report if other family members save cash at home except doing kamatie, which implies that they might not share such information inside families.

46

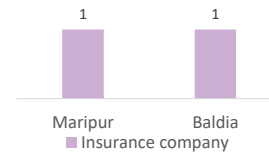
Payment, remittance & insurance of other family members (by area)



Payment



Remittance



Insurance

"EFU insurance" and "Jubilee insurance" were responded as service providers of insurance.

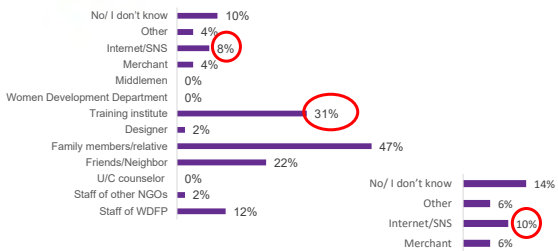
47

Part 4

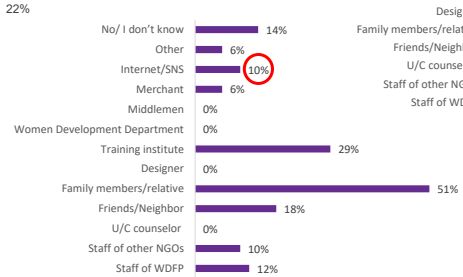
Knowledge about support resources

48

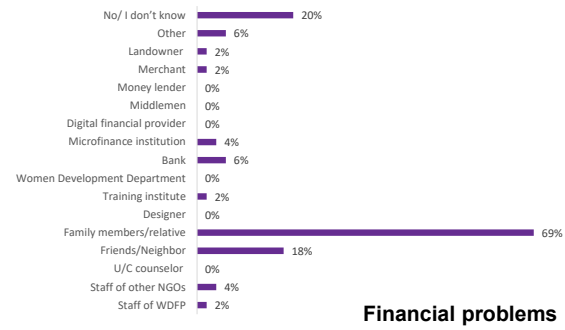
Which organizations or persons do you think support you?



Technical problems



Lack of any other information

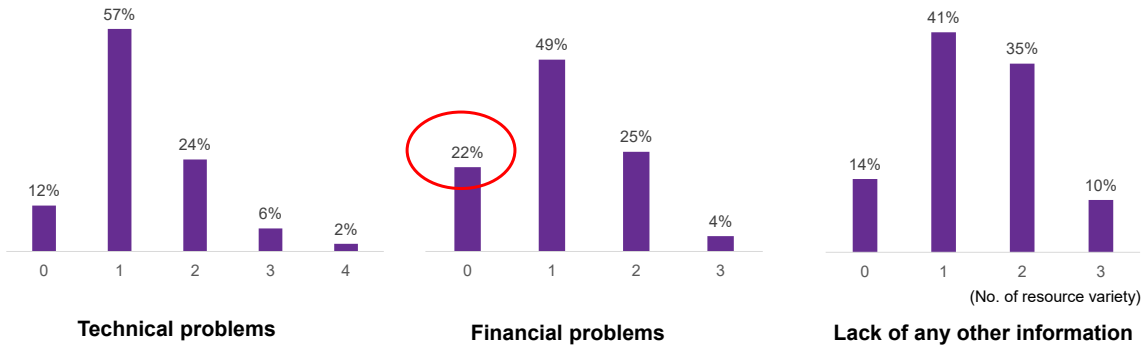


Financial problems

Certain proportion of the respondents (31%) has connection with training institutes. 7 respondents use internet or SNS for technical problem or other information such as marketing.

49

Which organizations or persons do you think support you? (Variety)



Majority of the sample has 1 or 2 knowledge resources only. The proportion of zero knowledge resource for financial problems is 22%, which is slightly larger than technical problems and other information.

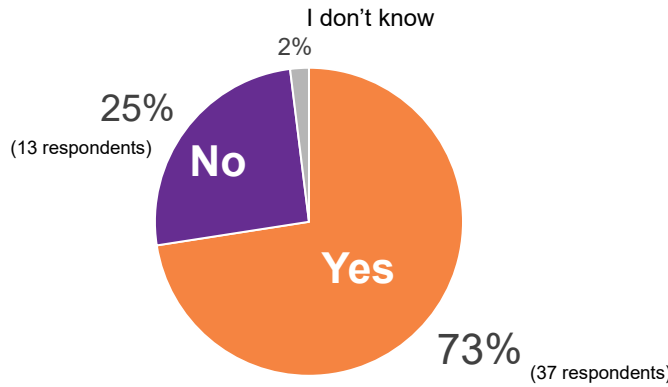
50

Part 5

Perception about women employment

51

Do you think your family members agree about women formal employment?

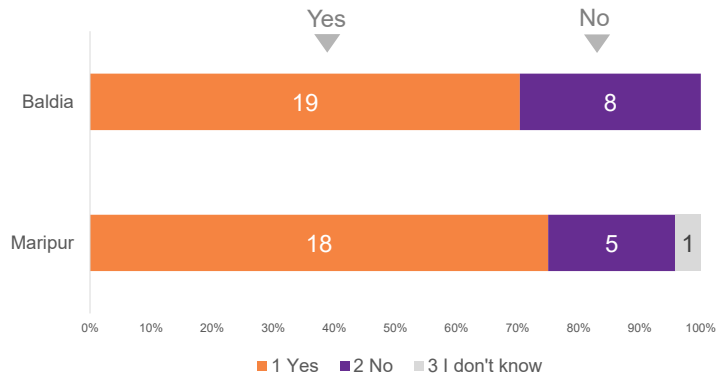


(n=51)

More than 70% of the samples responded that their family members agree about women formal employment.

52

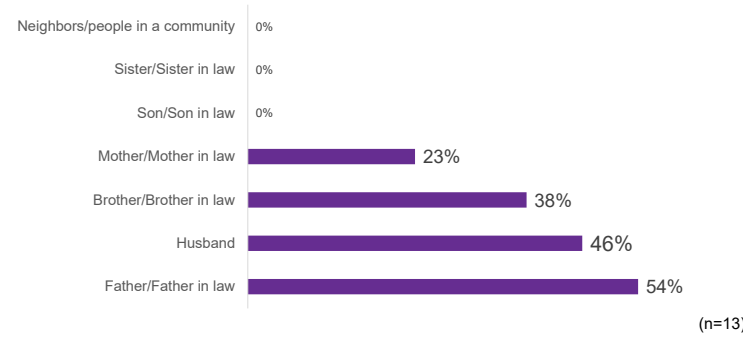
Do you think your family members agree about women formal employment? (by area)



Those in both areas have more than 70% of positive response about women formal employment. There is no significant difference in tendency between two areas.

53

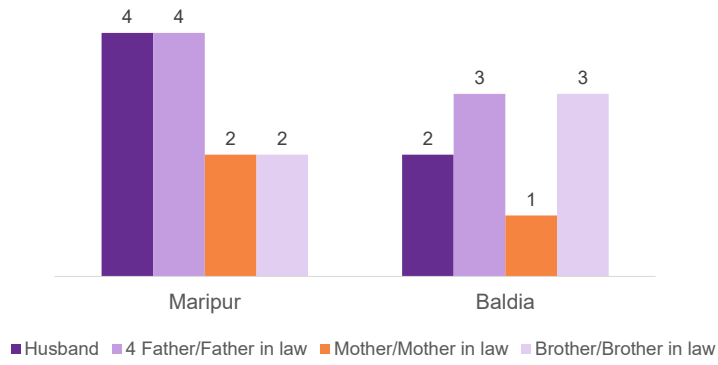
Which family members disagree about women formal employment? (multiple choice possible)



The family member who disagree about women formal employment is “father/father in law” (54%), followed by “husband” (46%) and “brother/brother in law” (38%), which shows male family members are likely to disagree on it.

54

Which family members disagree about women formal employment? (by area)



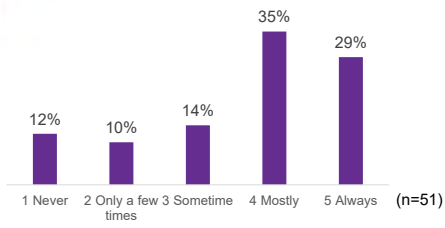
There is no notable different tendency in their responses between two areas.

55

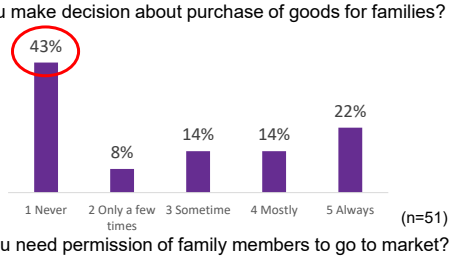
Part 6
Autonomy of women

56

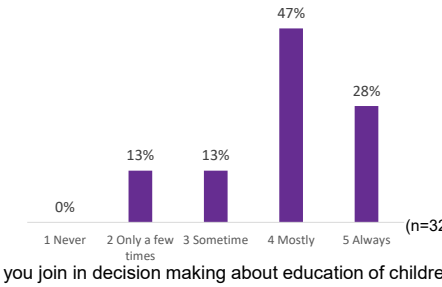
Autonomy



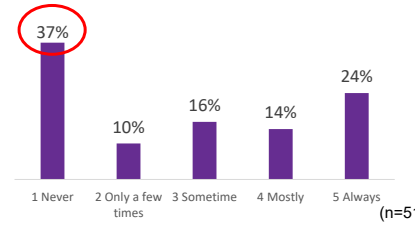
Do you make decision about purchase of goods for families?



Do you need permission of family members to go to market?



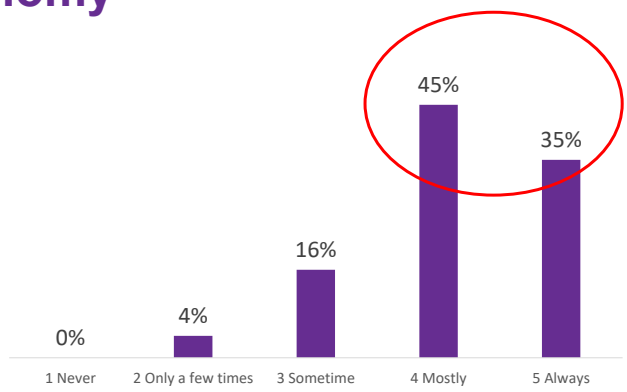
Do you join in decision making about education of children?



Do you need permission of family members to visit your families/friends?

Majority of the respondents have some autonomy in purchase of goods and decision making about education. The notable proportions of the sample do not need family permission to go out (43% for market, 37% for families/friends) 57

Autonomy

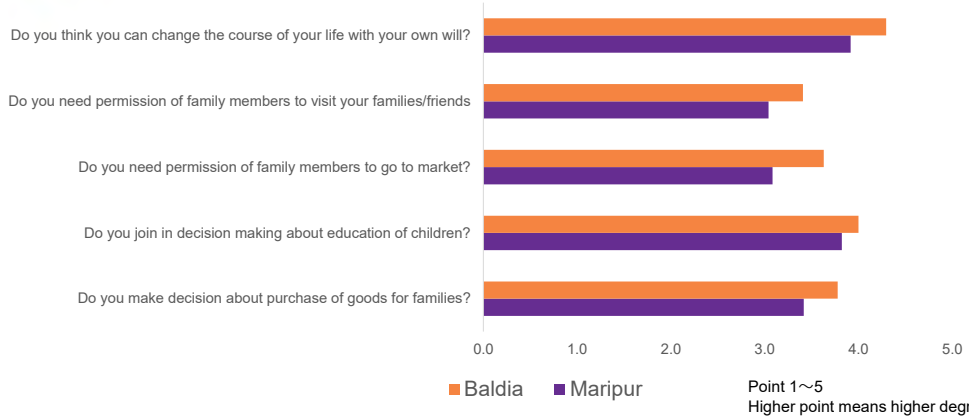


Do you think you can change the course of your life with your own will?

The respondents have some confidence in changing the course of their life; the samples who selected “only a few times” (2 responses) are from Maripur. Their earning amounts are relatively smaller than others and both do not practice saving.

58

Autonomy: comparison of the average points



Point 1～5
Higher point means higher degree of autonomy

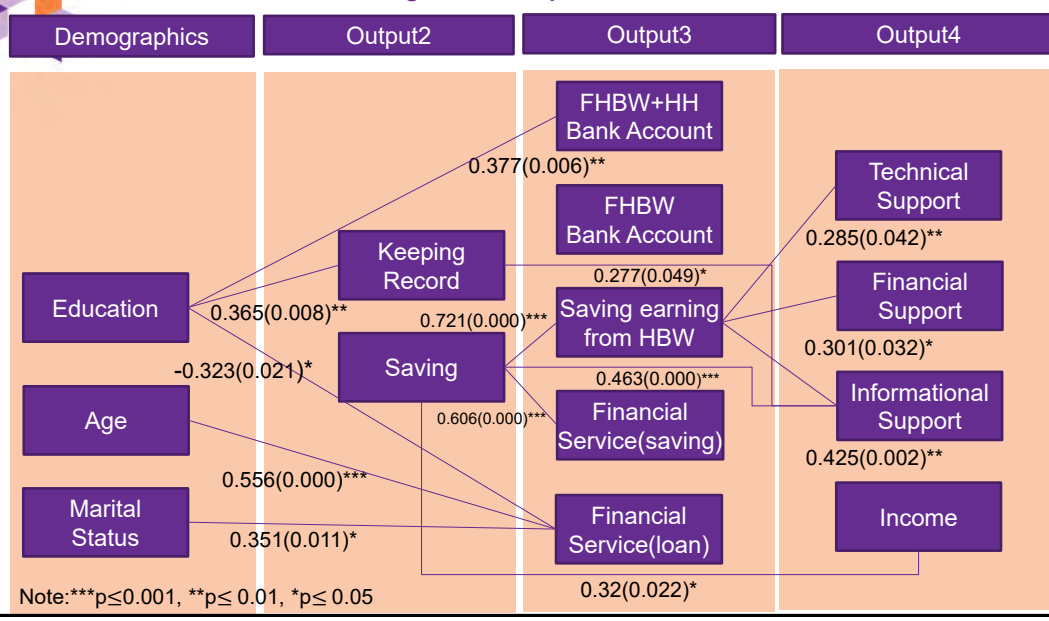
The samples of Maripur shows slightly lower degree of autonomy than those of Baldia, thought these differences are quite nominal.

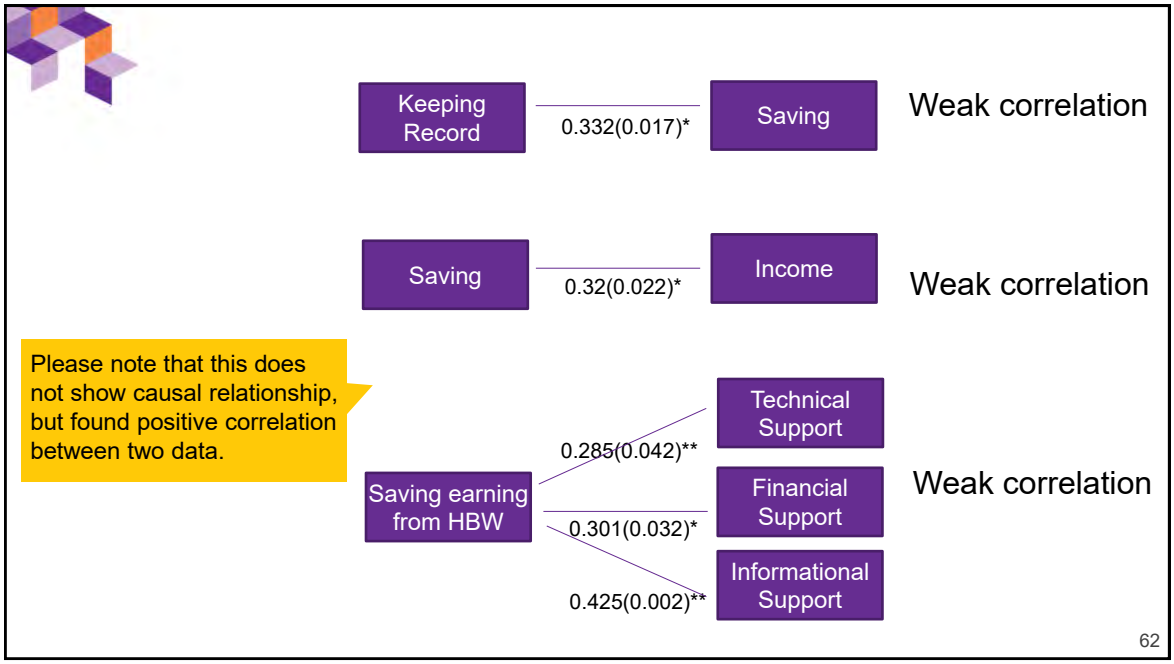
59

Correlation of data

60

Correlation coefficient among data of outputs





62

Data of PDM indicators

63

PDM indicators (revised ver. Karachi)

Output 2	2-2 No. of FHBWs who record their own income and expenditure is increase to XX %	• **12 FHBWs (24%)**	
Output 3	3-1 No. of target FHBWs who save income from HBW is increased to XX%	• **29 FHBWs (57%)**	
Output 4	4-1 XX % of FHBWs increased earnings from HBW.	• **Average: 14,029 PKR for 3 months** • **Median: 8,000 PKR for 3 months**	
	4-2 XX% of target FHBWs improved their business skills.	• **Average Number of skills: 4.4**	
	4-3 No. of support resource that target FHBWs can access is increased	<Average> • **Total (all): 2.41**	• **Technical problems: 1.29** • **Financial problems: 1.12** • **Lack of other information: 1.41**
Output 5	5-1 Number of HHs who agree female members work in formal sector	• **37 HHs (73%)**	

64

PDM indicators (old ver.)

Sukkur has more practices of saving; while Karachi has more practices of record keeping

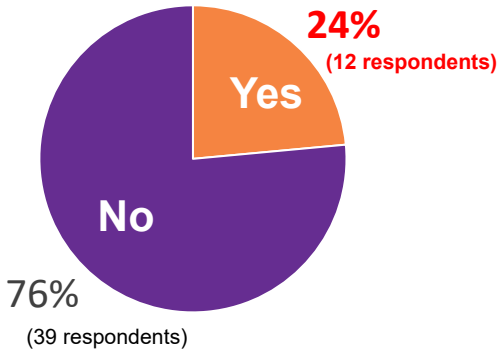
		Sukkur (2019)		Karachi (2020)	
Output 2	2-1 Number of FHBWs HH who do saving with specific objectives	• FHBW or HH: 40 (80%)	• FHBWs: 37 (74%) • HHs: 24 (48%)	• FHBWs: 28 (55%)	
	2-2 Number of FHBWs who record incomes and expenditures of their business/household	• Business or household: 3 (6%)	• Business: 3 (6%) • Household: 1 (2%)	<Own income and expenditure> • 12 (24%)	
Output 3	3-1 Number of FHBWs ~~and HHs~~ who save income from HBW	• FHBWs: 36 (72%)		• FHBWs:29 (57%)	
	3-2 Number of FHBWs and HHs who have accounts in formal financial institutions	• FHBW or HH: 27 (54%)	• FHBWs: 16 (32%) • HHs: 20 (40%)	• FHBW or HH: 33 (65%)	• FHBWs: 15 (29%) • HHs: 21 (41%)
	3-3 Types of financial services the FHBWs and HHs have access				
Output 4	4-1 Profit from HBW (revenue and cost)	• Average: 13,566 PKR for 3 months • Median: 9,000 PKR for 3 months		• Average: 14,029 PKR for 3 months • Median: 8,000 PKR for 3 months	
	4-2 Number of support resources the FHBWs can access	<Average> • Total (all): 2.74	• Technical problems: 2.26 • Financial problems: 1.58 • Lack of other information: 1.10	<Average> • Total (all): 2.41	• Technical problems: 1.29 • Financial problems: 1.12 • Lack of other information: 1.41
Output 5	5-1 Number of HHs who agree female members work in formal sector	• 25 HHs (50%)		• 37 HHs (73%)	

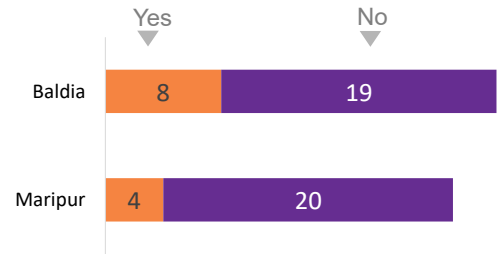
	Formal only	All
Total average of variety number (FHBW or Family)	1.28	2.00
Total average of variety number (FHBW)	0.80	1.52
Total average of variety number (Family)	0.82	1.36

	Formal only	All
Total average of variety number (FHBW or Family)	0.69	1.57
Total average of variety number (FHBW)	0.33	1.20
Total average of variety number (Family)	0.37	0.59

65

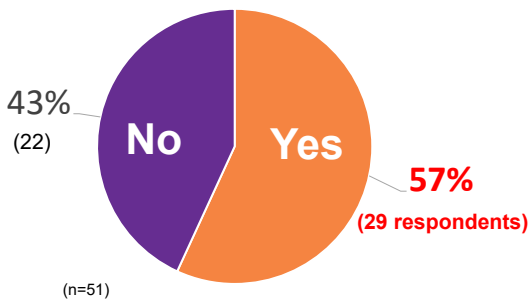
2-2 No. of FHBWs who record their own income and expenditure is increase to XX %

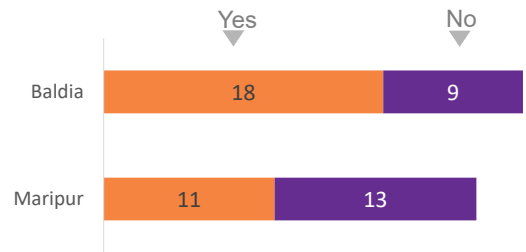




66

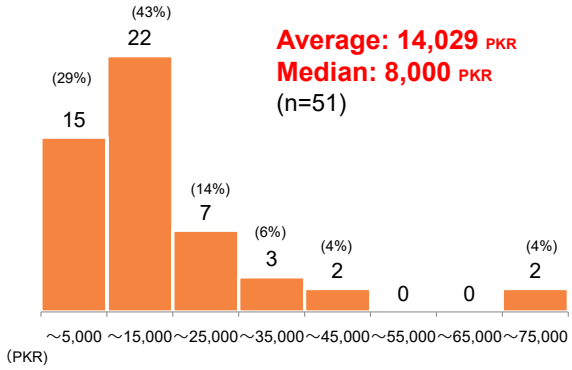
3-1 No. of target FHBWs who save income from HBW is increased to XX%



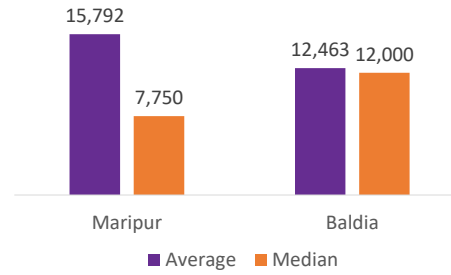


67

4-1 XX % of FHBWs increased earnings from HBW



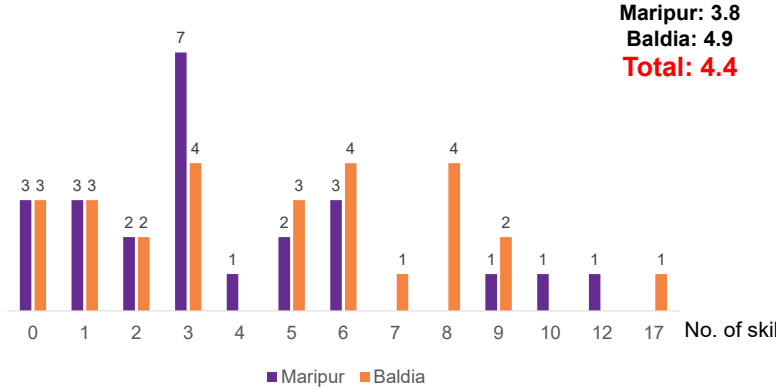
Average: 14,029 PKR
Median: 8,000 PKR
(n=51)



68

4-2 XX% of target FHBWs improved their business skills

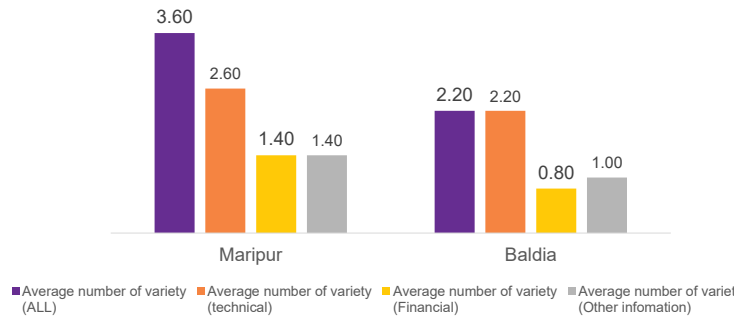
<Average number of skills>
Maripur: 3.8
Baldia: 4.9
Total: 4.4



69

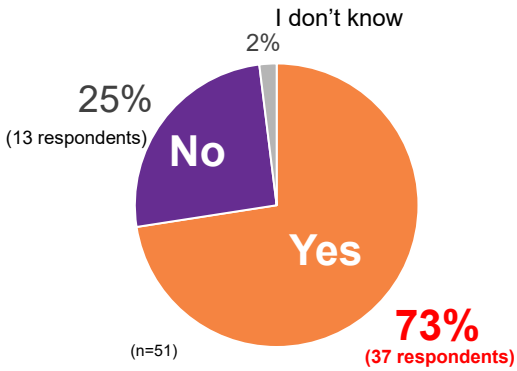
4-3 No. of support resource that target FHBWs can access is increased

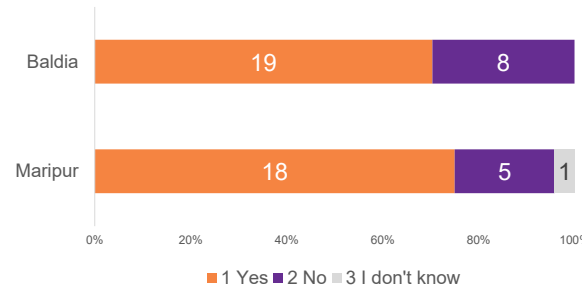
	Average number of variety (ALL)	Average number of variety (technical)	Average number of variety (Financial)	Average number of variety (Other infomation)
Maripur	3.60	2.60	1.40	1.40
Baldia	2.20	2.20	0.80	1.00
Total	2.41	1.29	1.12	1.41



70

5-1 Number of HHs who agree female members work in formal sector





71

Attachment 13: Results of Endline Survey - Karachi

LIGHT-F
Livelihood Improvement for Growth and Transformation of the Female

Results of endline survey (Karachi)

March, 2022

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

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Part 3 Home-based works	P. 23
Part 4 Knowledge about support resources	P. 30
Part 5 Perception about women employment	P. 38
Part 6 Autonomy of women	P. 42
Part 7 Feedback of the training	P. 46
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1

Part 1

Outline of the survey

Outline of the survey

Survey method	Questionnaire interview
Survey size	40 FHBWs (the same beneficiaries interviewed for baseline survey)
Date of survey	25 Feb – 10 March, 2020
Other	• 11 women stopped participating in the activities. • External enumerators conducted the interview to secure the objectivity.

Sample distribution

Area	Baseline	Endline	Dropout
Maripur	24	21	3
Baldia	27	19	8
Total	51	40	11

The sample size is 40: 21 FHBWs from Maripur and 19 from Baldia. Three FHBWs from Maripur and eight FHBWs from Baldia has stopped participating in the activities before the endline survey. 4

Course selection

Area	Basic	Advanced	Total
Maripur	6	15	21
Baldia	6	13	19
Total	12	28	40

- **Basic course**: 12 beneficiaries attended skill training of 3 months at external institute; Cooking (2 FHBWs), Beauty service (4 FHBWs), Fashion designing (3 FHBWs), Stitching (3 FHBWs).
- **Advanced course**: 28 beneficiaries received their own asset based on the their needs. They also attended four-week digital marketing training.

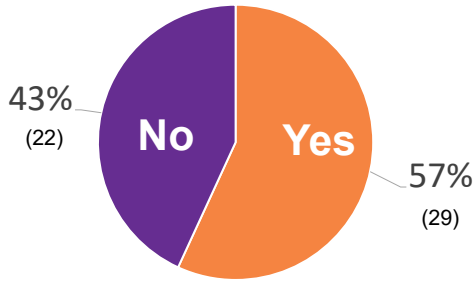
12 FHBWs selected the basic course: six from Maripur and six from Baldia. 28 FHBWs chose the advanced course: 15 from Maripur and 13 from Baldia. 5

Part 2

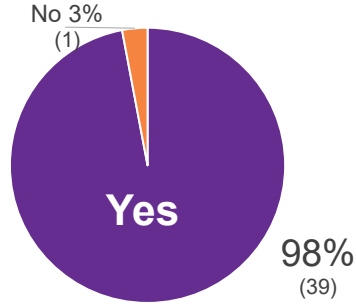
Financial activities

6

Do you save part of income earned from HBW?



Baseline survey (n=51)

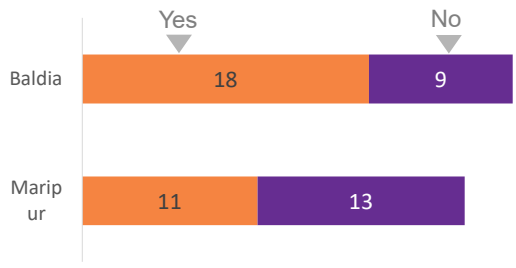


Endline survey (n=40)

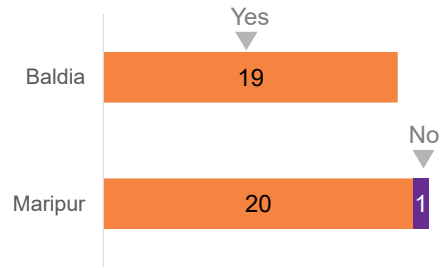
The percentage of the samples who save part of income from HBW has increased from 57% to 98%.

7

Do you save part of income earned from HBW? (by area)



Baseline survey



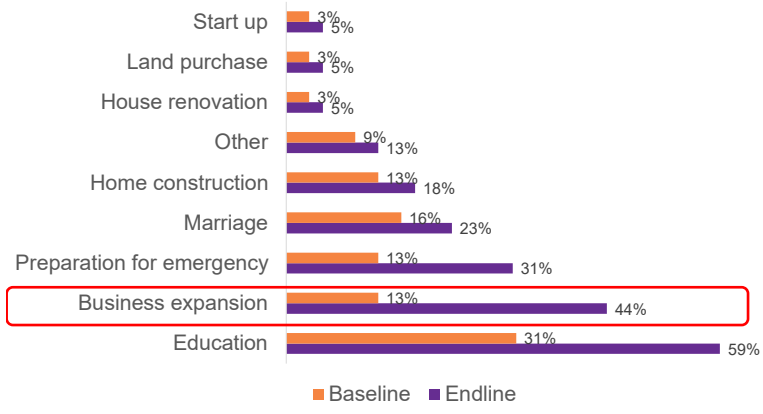
Endline survey

All the respondents in Baldia save part of income earned from HBW and only one respondent from Maripur answered “No” in the enedline survey.

8

What are main purposes of saving money?

(multiple choice possible)

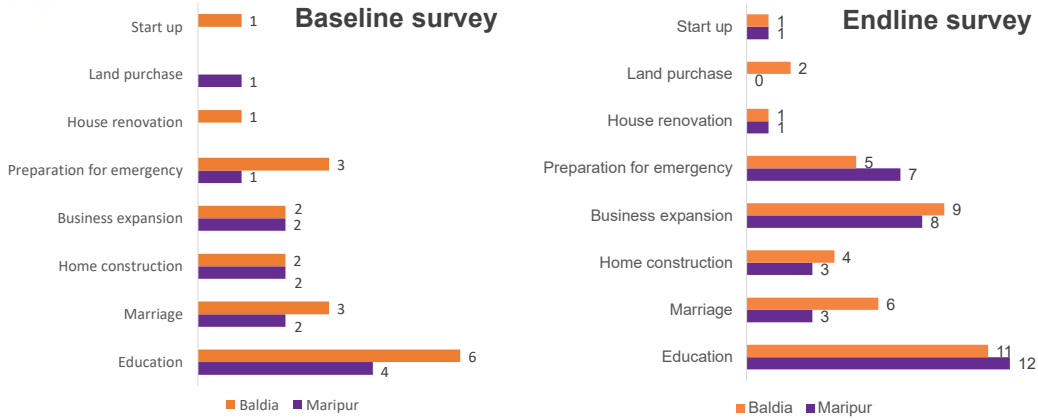


(n=32 at baseline, n=39 at endline respondents saving money)

The percentage of each item has increased in the endline survey compared to the results in the baseline survey. The percentage of “business expansion” has largely increased from 13% to 44%.

9

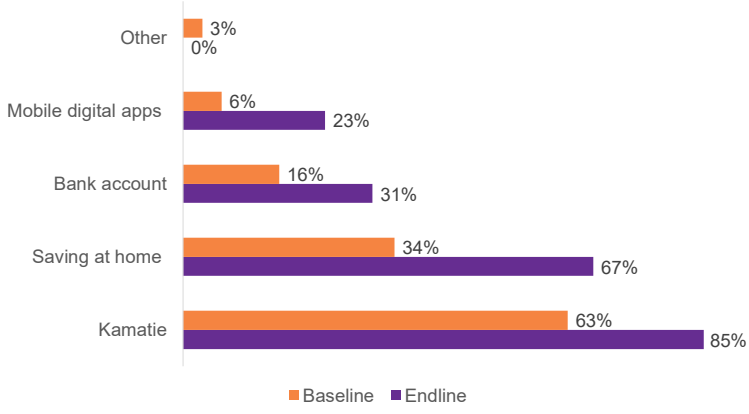
What are main purposes of saving money?
(by area)



There is not any notable difference in tendency between the responses of Baldia and Maripur in the baseline survey as well as in the endline survey.

10

What are main means of saving?
(multiple choice possible)

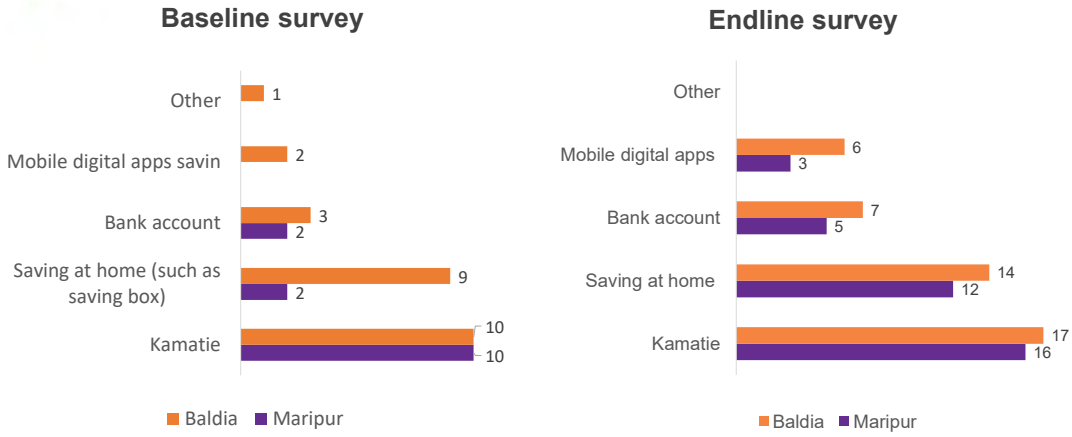


(n=32 at baseline, n=39 at endline respondents saving money)

"Kamatie" is a prevalent means of saving in the baseline survey (67%) as well as the endline survey (85%). Those using formal financial method has increased from 7 to 21 (total number of the respondents who answered "bank account" and "mobile digital apps").

11

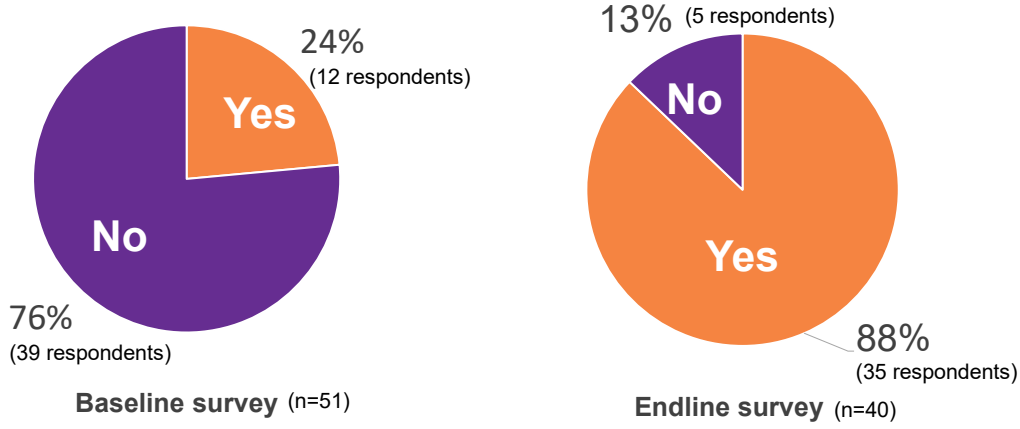
What are main means of saving? (by area)



Baldia has more respondents in each means of saving in the endline survey.

12

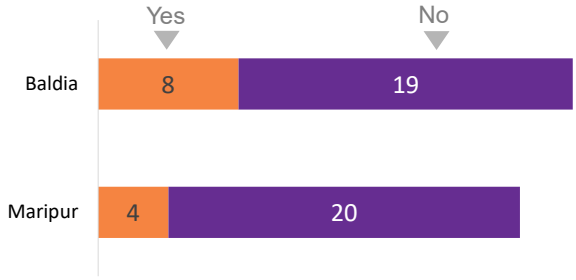
Do you keep regularly writing records of your own income and expenditure?



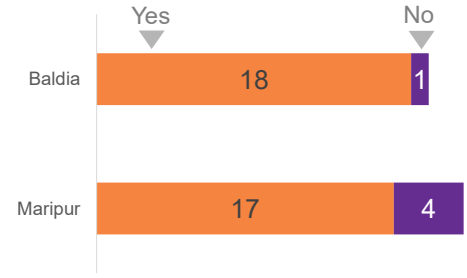
The percentage of the sample that they keep regularly records has largely increased from 24% to 88%.

13

Do you keep regularly writing records of your own income and expenditure? (by area)



Baseline survey (n=51)



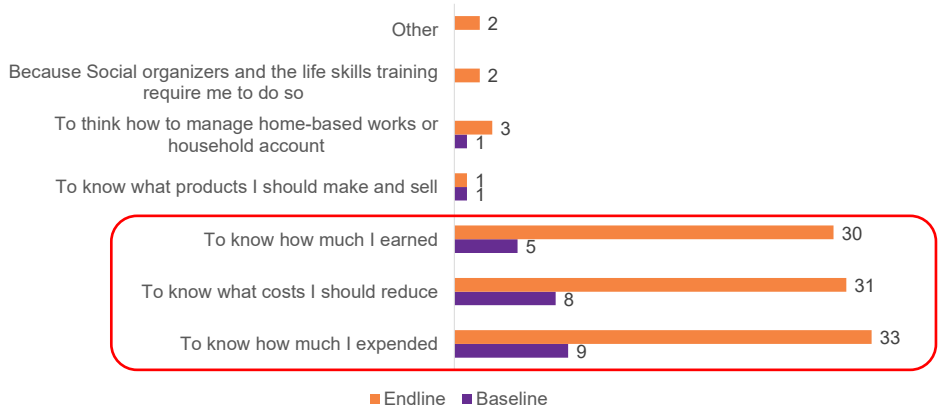
Endline survey (n=40)

Most of the respondents keep regularly writing records of their income and expenditure in the endline survey. Only five respondents (one from Baldia, four from Maripur) do not.

14

Reason of keeping writing records

(multiple choice possible)

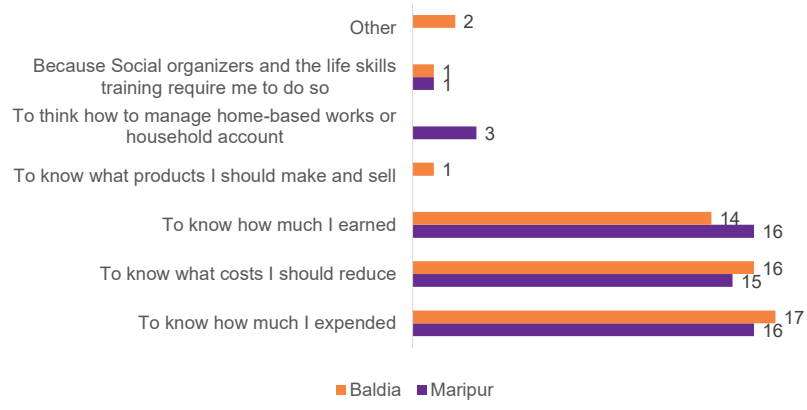


Most of the respondents selected the reason “to know how much I expanded”, “to know what costs I should reduce”, and “to know how much I earned” at the endline survey.

15

Reason of keeping writing records

(multiple choice possible)

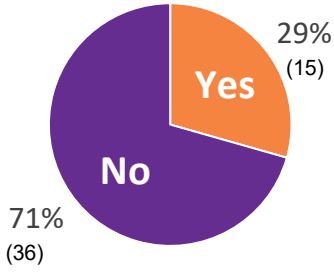


(n=35)

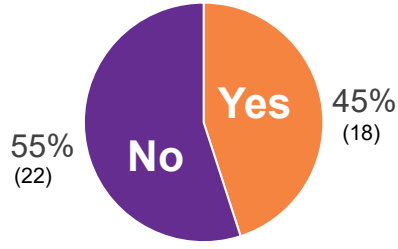
The tendency of the reasons of keeping writing records are similar in two areas.

16

Do you have bank account? (respondents)



Baseline survey (n=51)

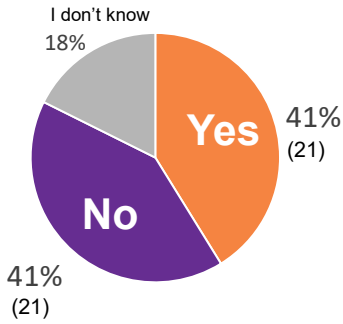


Endline survey (n=40)

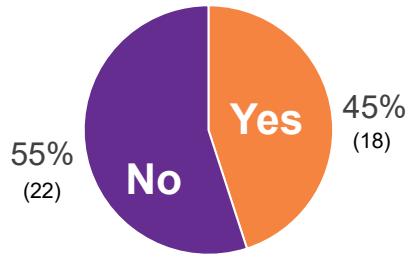
The percentage of the respondents who have their own bank has increased from 29% to 45%.

17

Do you have bank account? (family members)



Baseline survey (n=51)

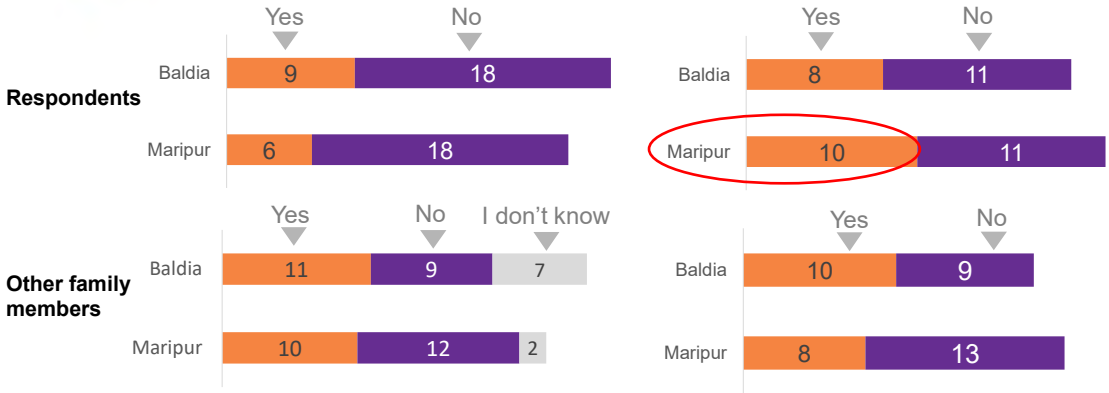


Endline survey (n=40)

There is not any notable difference in tendency between the baseline survey and the endline survey.

18

Do you have bank account? (by area)



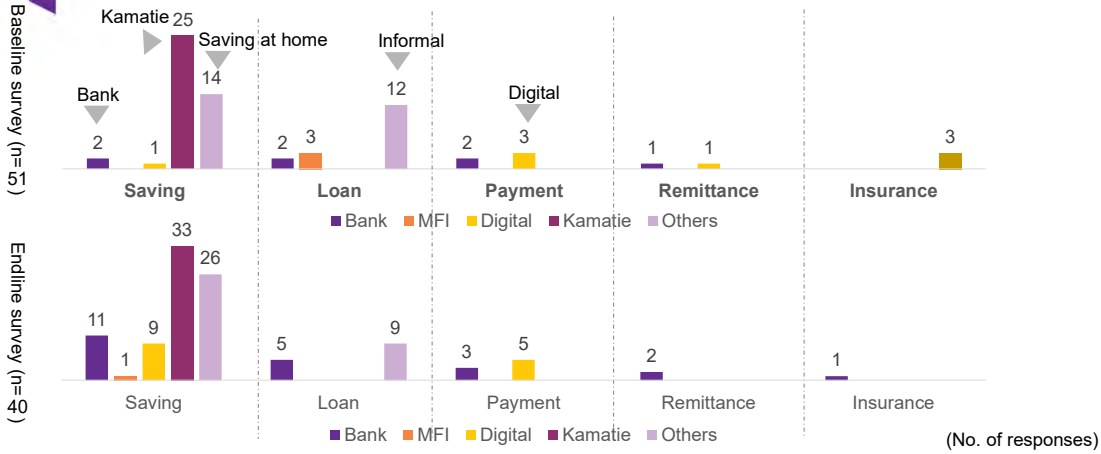
Baseline survey (n=51)

Endline survey (n=40)

The number of the respondents who have their own bank account has increased in Maripur.

19

Financial services respondents are using

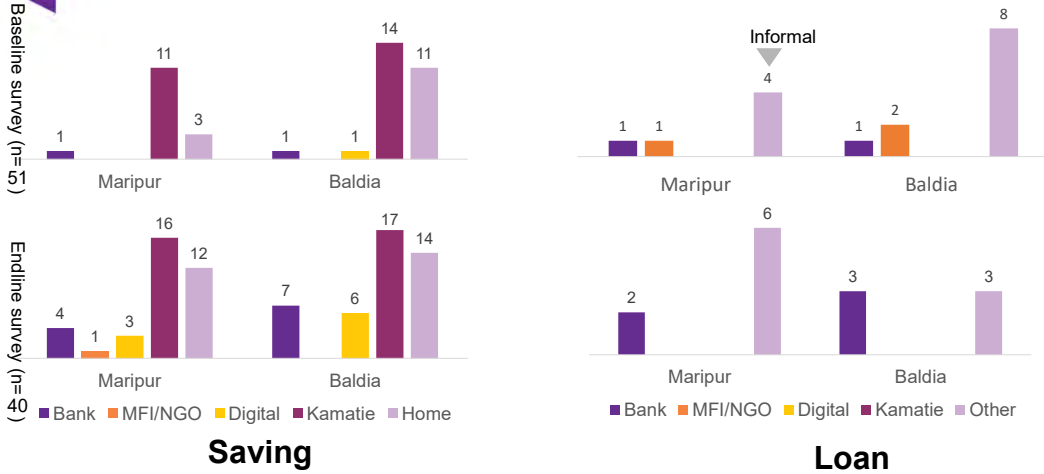


(No. of responses)

The type of financial services that the samples use is mostly dominated by saving both in the baseline survey and the endline survey. The numbers of respondents using formal financial services are still quite limited.

20

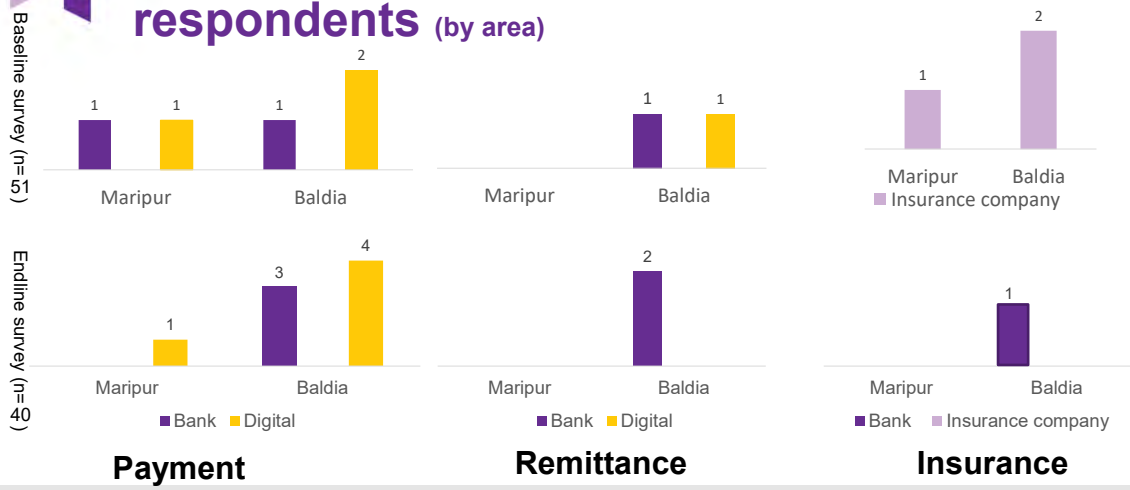
Saving & loan of the respondents (by area)



The number of the respondents using bank for saving and loan has increased in both areas. Using digital app in saving has also increased in the endline survey (Three in Maripur and six in Balidia).

21

Payment, remittance & insurance of the respondents (by area)



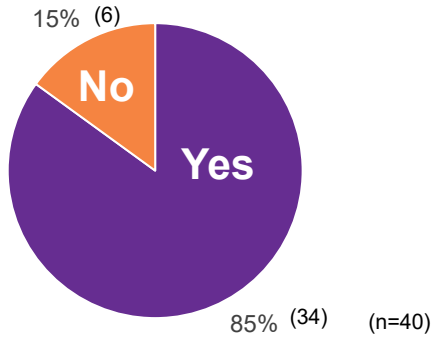
In Maripur, the respondents using payment, remittance and insurance has decreased.

22

Part 2
Home-based works

23

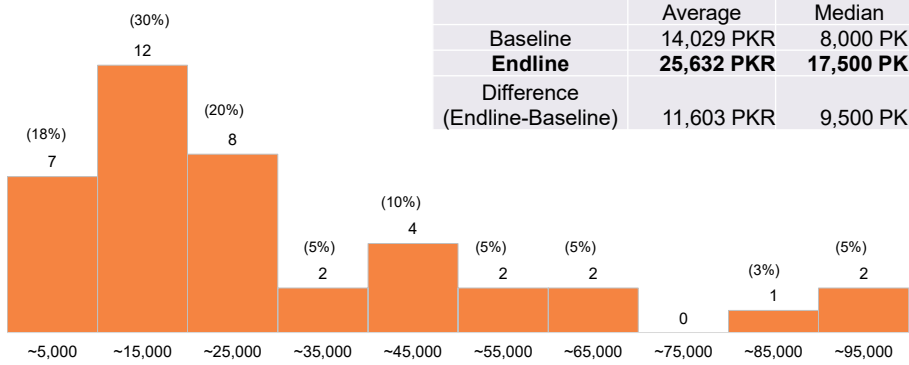
Do you think the income from home-based works has increased comparing to the income before the Project?



85% of the respondents think their income from HBW has increased compared to the income before the Light-F Project.

24

How much did you earn from HBW in the last 3 months?

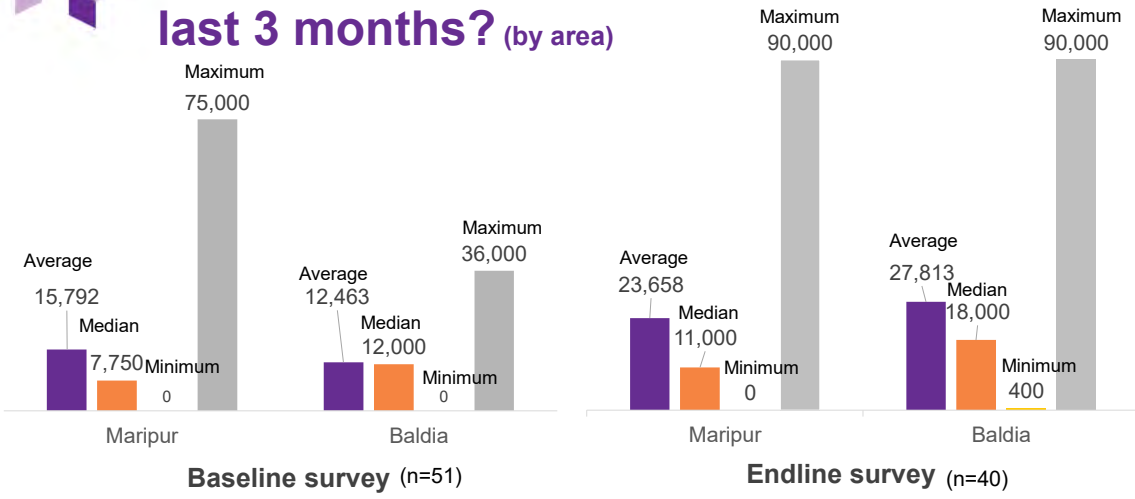


	Average	Median
Baseline	14,029 PKR	8,000 PKR
Endline	**25,632 PKR**	**17,500 PKR**
Difference (Endline-Baseline)	11,603 PKR	9,500 PKR

The average amount of earnings in the last 3 months (Nov, Dec, Jan) is 25,632 PKR; the median is 17,500 PKR. Both amounts have increased around two times compared to the amounts in the baseline survey.

25

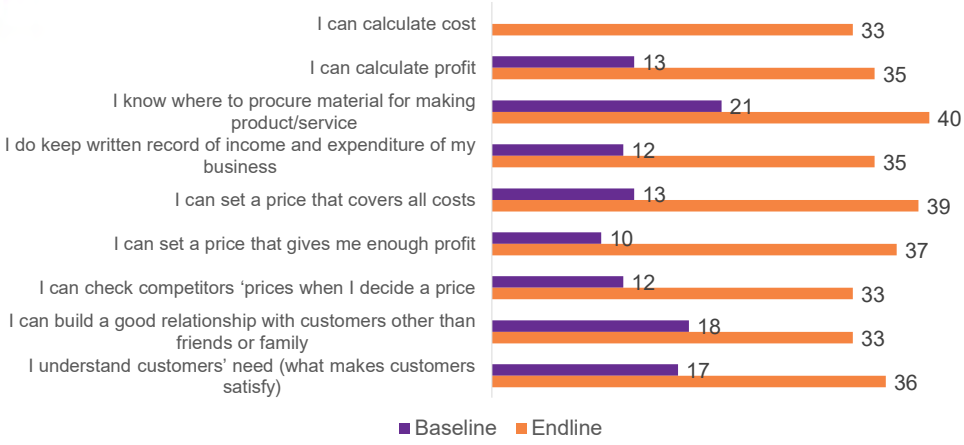
How much did you earn from HBW in the last 3 months? (by area)



Those earned more than 50,000 PKR in 3 months are 7 respondents: 4 from Maripur, and 3 from Baldia.

26

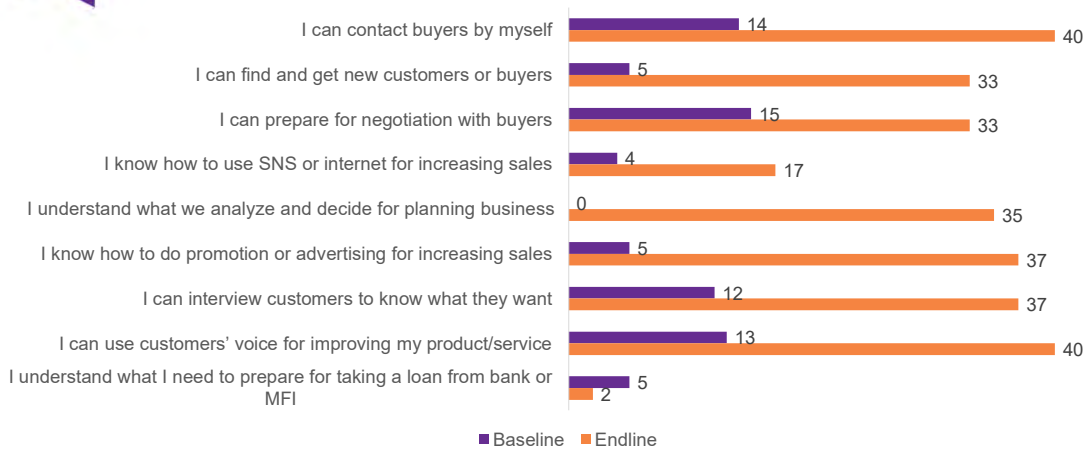
Business skills (1) #1~9 (No. of Yes response)



Regarding the business skills #1-9, more than 80% of the respondents acquired these business skills, such as calculation of cost/profit, procurement of materials, record keeping, price setting, communication with customers, understanding the customers' need.

27

Business skills (1) #10~18 (No. of Yes response)

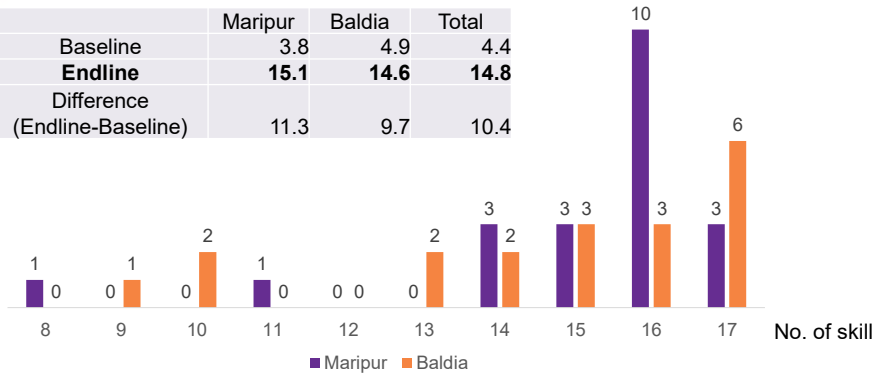


Less than half respondents answered that they know how to use SNS/internet for increasing their sales. Only two respondents understood how to take a loan from bank.

28

Business skills (No. of skill selected by respondents)

	Maripur	Baldia	Total
Baseline	3.8	4.9	4.4
Endline	**15.1**	**14.6**	**14.8**
Difference (Endline-Baseline)	11.3	9.7	10.4



Among 19 business skills shown to the respondents, the average number of skills selected as ones that they can do has increased from 4.4 to 14.8 in the total sample. The average number among Baldia sample (14.6) is slightly smaller than those in Maripur (15.1), although the number of the respondents who answered that they acquired 17 skills in Baldia (6) is bigger than Maripur (3).

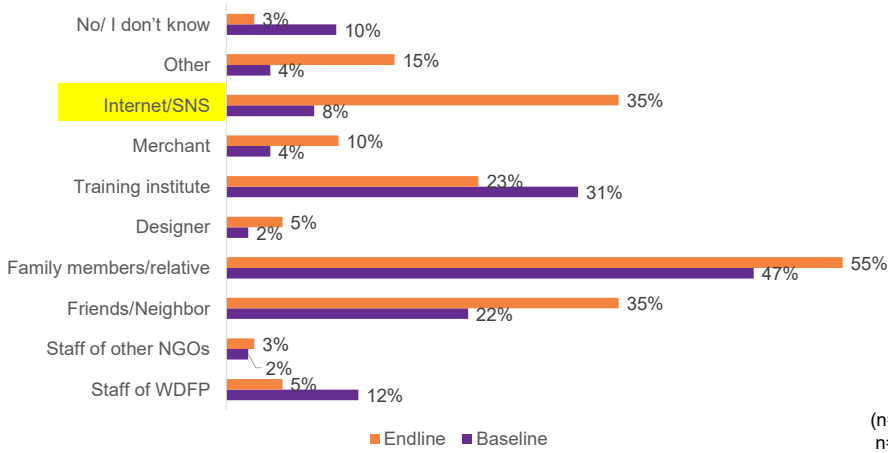
29

Part 4

Knowledge about support resources

30

Which organizations or persons do you think support you? (Technical problem)

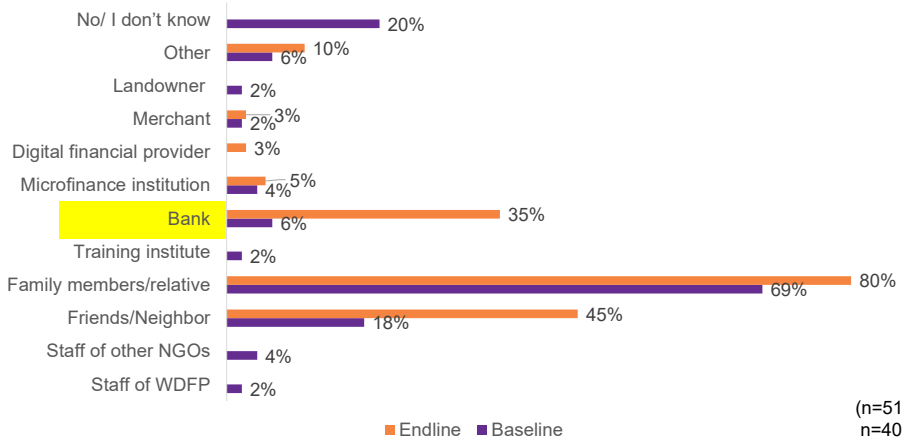


(n=51 at baseline, n=40 at endline)

The percentage of the respondents that make use of internet/SNS for technical problems has increased from 8% to 35%.

31

Which organizations or persons do you think support you? (Financial problems)

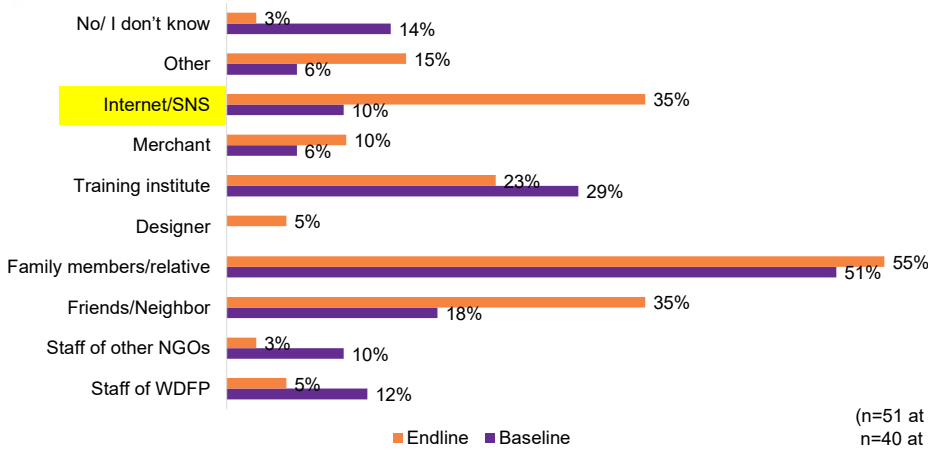


(n=51 at baseline, n=40 at endline)

The percentage of the respondents that answered "bank" for financial problems has increased from 6% to 35%.

32

Which organizations or persons do you think support you? (Lack of any other information)

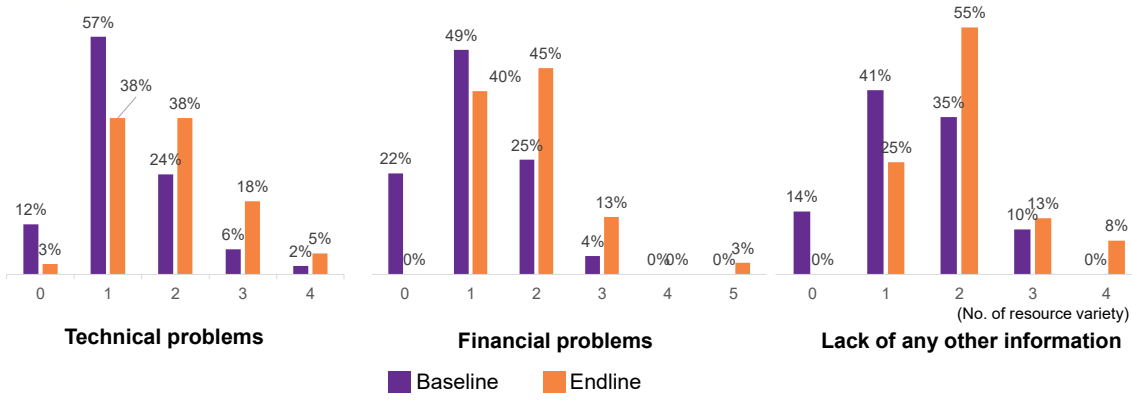


(n=51 at baseline, n=40 at endline)

The percentage of the respondents that make use of internet or SNS when they face lack of information has increased from 10% to 35%.

33

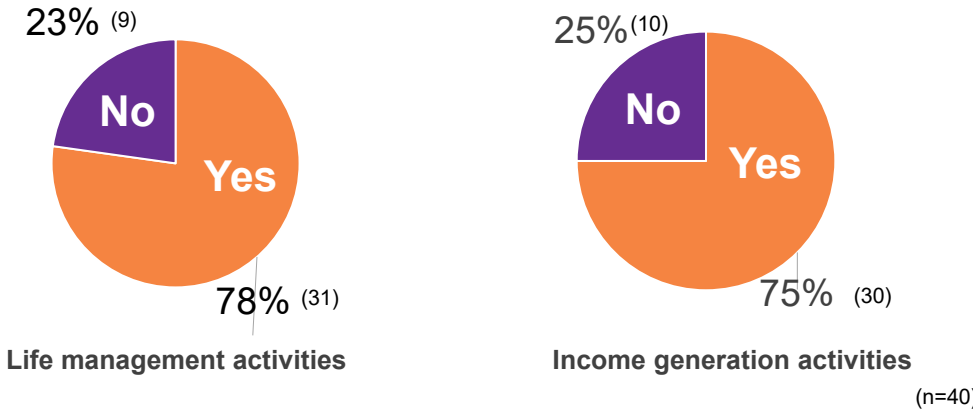
Which organizations or persons do you think support you? (Variety)



Majority of the sample has two or three knowledge resources in each problem. Except for one respondent in technical problems, the other respondents have at least one resource when they face problems.

34

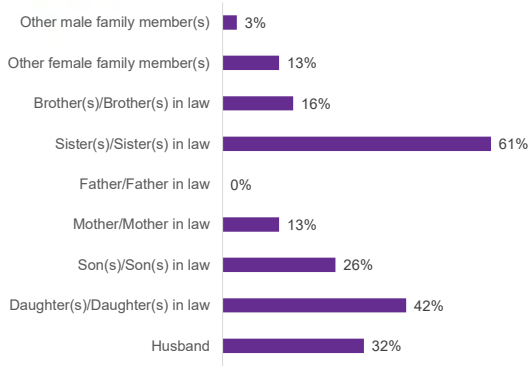
Have you ever shared what you learned with your family?



Third fourth of the respondents has shared what they learned in life management activities and income generation activities with their family.

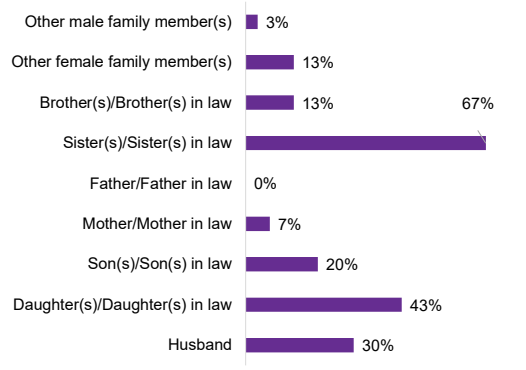
35

Have you ever shared what you learned with your family?



Life management activities

(n=31)



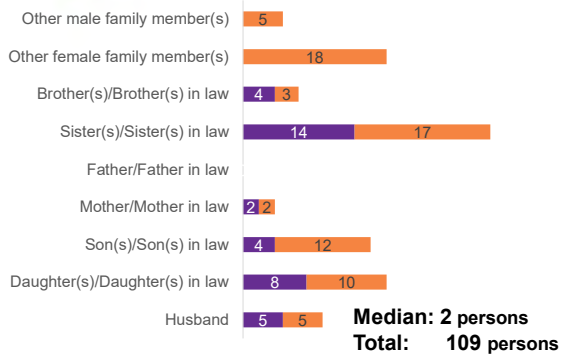
Income generation activities

(n=30)

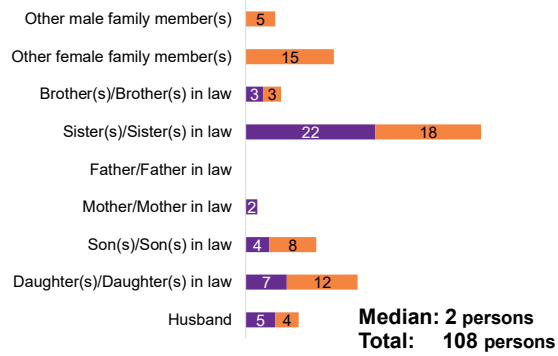
The respondent tends to share what they learned with their sisters / sisters in law (LM: 61%, IG 67%), daughters /daughters in law (LM:42%, IG:43%), and husband (LM: 32% and IG: 30%).

36

Have you ever shared what you learned with your family? (total number)



Life management activities



Income generation activities

Maripur Baldia

The respondents in Baldia tends to share what they learned with their family members rather than those in Maripur.

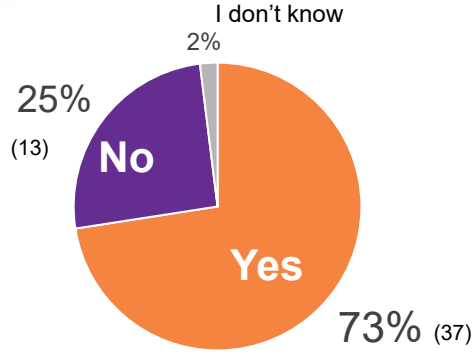
37

Part 5

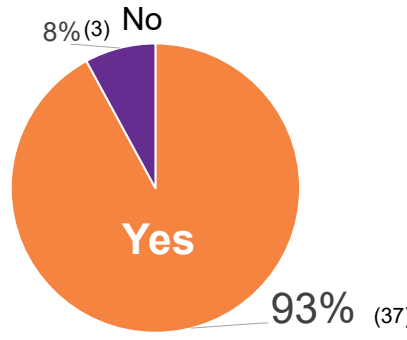
Perception about women employment

38

Do you think your family members agree about women formal employment?



Baseline survey (n=51)

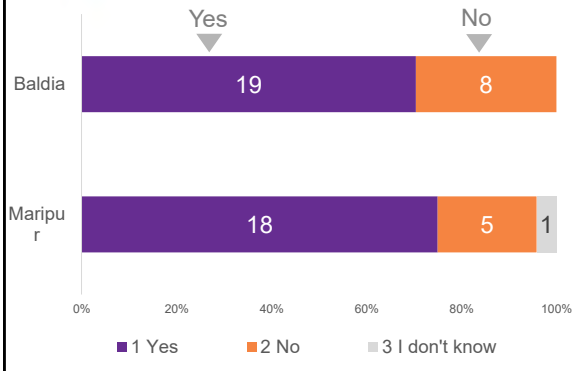


Endline survey (n=40)

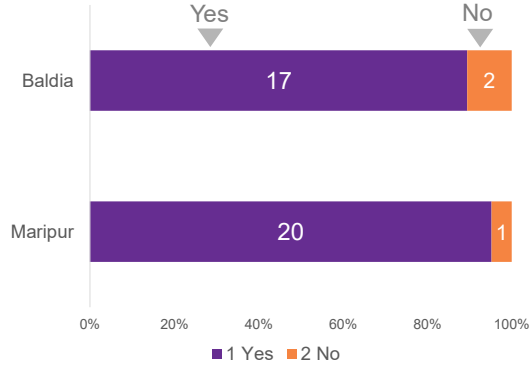
The percentage has increased from 73% to 93% that the samples responded that their family members agree about women formal employment.

39

Do you think your family members agree about women formal employment? (by area)



Baseline survey (n=51)

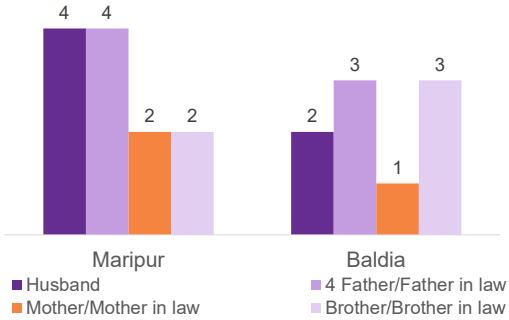


Endline survey (n=40)

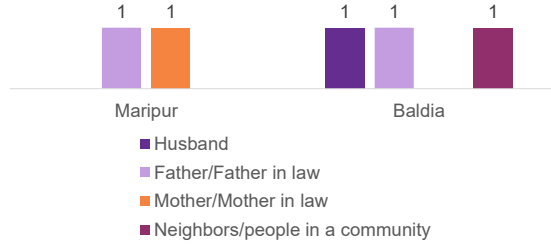
Only three respondents (one in Maripur and two in Baldia) showed the negative response about women formal employment in the endline survey. There is no significant difference in tendency between two areas.

40

Which family members disagree about women formal employment? (by area)



Baseline survey (n=51)



Endline survey (n=40)

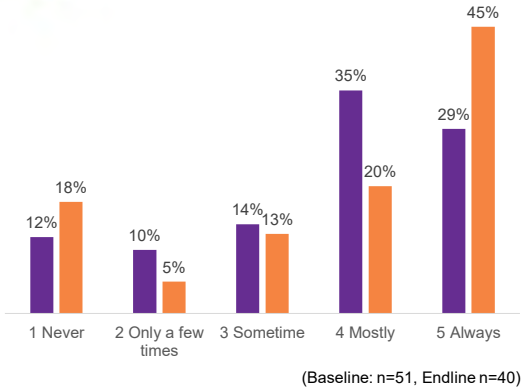
There is no respondent who answered “brother/brother in law” in the endline survey.

41

Part 6
Autonomy of women

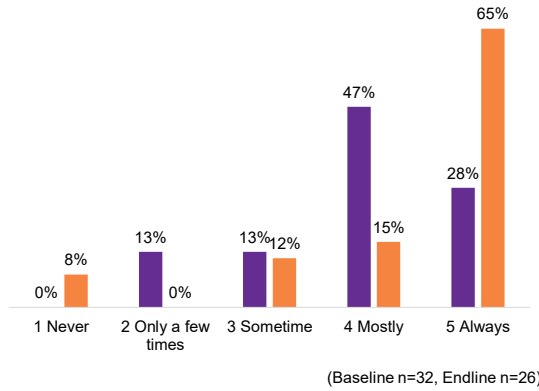
42

Autonomy



(Baseline: n=51, Endline n=40)

Do you make decision about purchase of goods for families?



(Baseline n=32, Endline n=26)

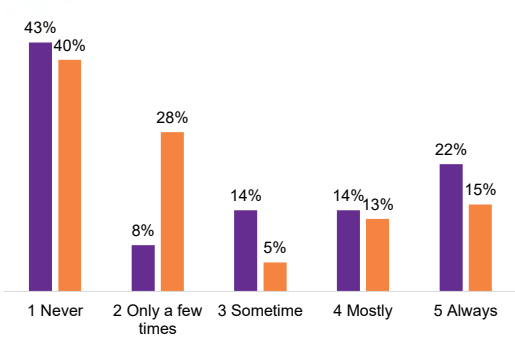
Do you join in decision making about education of children?

Baseline Endline

The respondents became to have more autonomy in purchase of goods and decision making about education in the endline survey.

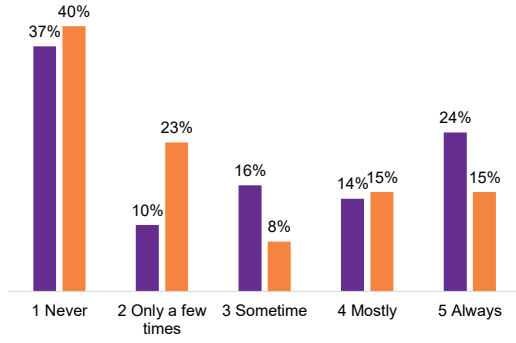
43

Autonomy



(Baseline: n=51, Endline n=40)

Do you need permission of family members to go to market?



(Baseline: n=51, Endline n=40)

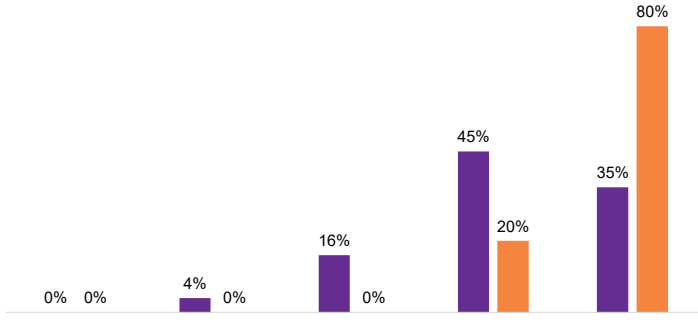
Do you need permission of family members to visit your families/friends?

Baseline Endline

There is no big differences about the necessity of family permission to go our between the baseline survey and the endline survey.

44

Autonomy



(Baseline: n=51, Endline n=40)

Do you think you can change the course of your life with your own will?

There is no respondent who answered “never”, “only a few times”, and “sometimes” in the endline survey. The result implies that the target women became more confident through the project activities.

45

Part 7

Feedback of the training

46

Feedback of the training (free answer)

Feedback about the whole activities by the respondents
• More than half of the respondents answered that they **got confident** through their participation in the Light-F activities. • **Record keeping**: One respondent said that she also kept her husband's earnings, and then they could renovate their house because of their savings. • **Digital training**: Leaning how to use SNS/internet is new for most of the respondents. Some of them would like to receive more training on SNS/digital marketing to improve their understanding and to make use of digital tools for their business.

Course	Feedback by the respondents
Advanced course	• Most of the respondents answered that the asset contributed to improving and/or expanding their business. A few respondents expressed that the asset was not what they had expected.
Basic course	• Most of the respondents shared positive feedback, such as they gained new skills/knowledge. On the other hand, some of them gave negative feedback on the trainers' attitudes that they felt they were treated differently compared to other students.

47

Data of PDM indicators

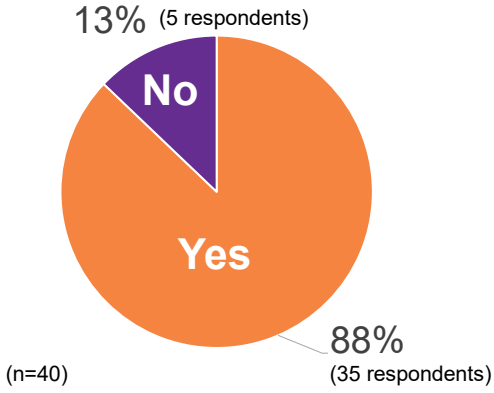
48

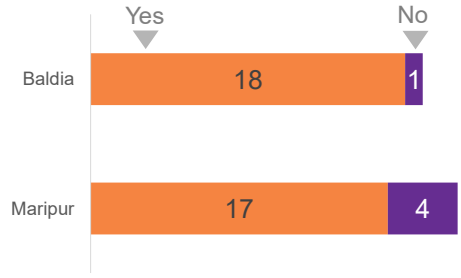
PDM indicators

PDM indicators		Baseline survey (2020)	Endline survey (2022)
Output 2	2-2 No. of FHBWs who record their own income and expenditure is increase to 25%	• 12 FHBWs (24%)	• **35 FHBWs (88%)**
Output 3	3-1 No. of target FHBWs who save income from HBW is increased to 85%	• 29 FHBWs (57%)	• **39 FHBWs (98%)**
Output 4	4-1 50% of FHBWs increased earnings from HBW.	N/A <Earning in last 3 months> • Average:14,029 PKR • Median: 8,000 PKR	• **34 FHBWs (85%)** <Earning in last 3 months> • Average:25,632 PKR • Median: 17,500 PKR
	4-2 70% of target FHBWs improved their business skills.	• Average Number of skills: 4.4	• **Average Number of skills: 14.8**
	4-3 No. of support resource that target FHBWs can access is increased to 4.00.	<Average> • Total (all): 2.41 - Technical problems: 1.29 - Financial problems: 1.12 - Lack of other information: 1.41	**<Average>** • **Total (all): 4.05** **- Technical problems: 1.85** **- Financial problems: 1.80** **- Lack of other information: 2.03**
Output 5	5-1 Number of HHs who agree female members work in formal sector	• 37 HHs (73%)	• **37HHs (93%)**

49

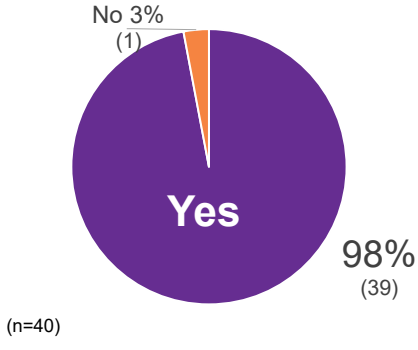
2-2 No. of FHBWs who record their own income and expenditure is increase to 25%

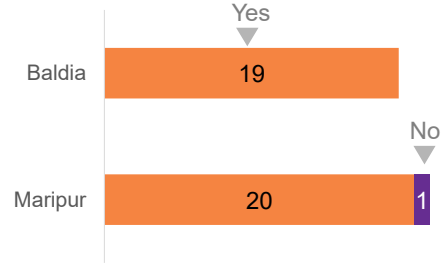




50

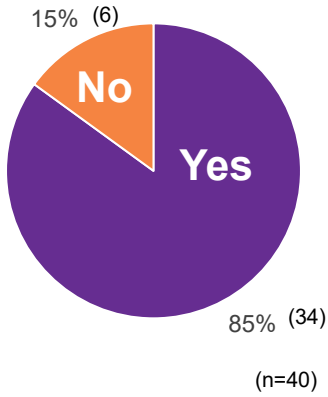
3-1 No. of target FHBWs who save income from HBW is increased to 85%





51

4-1 50% of FHBWs increased earnings from HBW



(n=40)

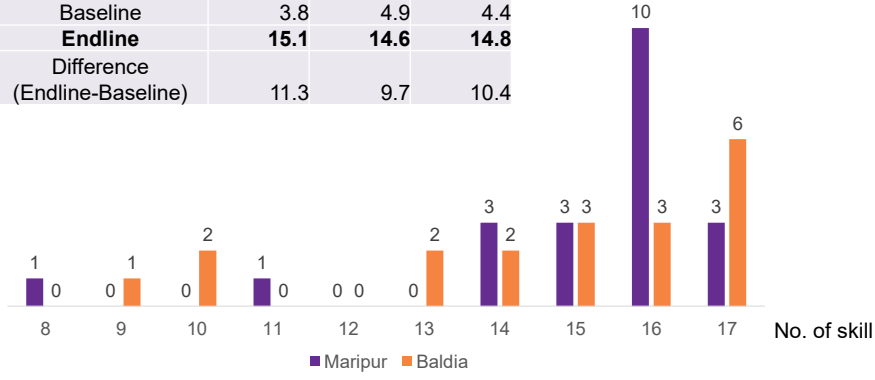
Income from HBW in the last three months

	Average	Median
Baseline	14,029 PKR	8,000 PKR
Endline	**25,632 PKR**	**17,500 PKR**
Difference (Endline-Baseline)	11,603 PKR	9,500 PKR

52

4-2 50% of target FHBWs improved their business skills

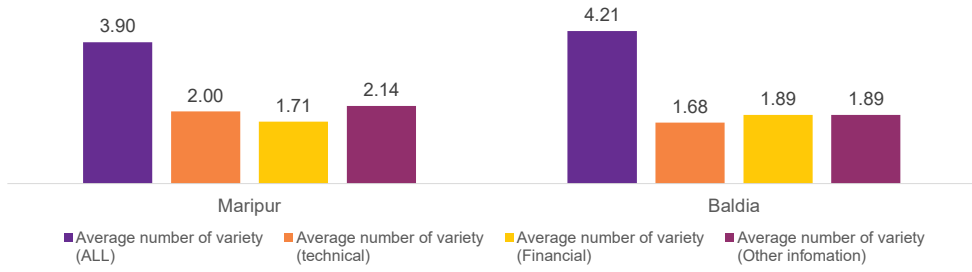
	Maripur	Baldia	Total
Baseline	3.8	4.9	4.4
Endline	**15.1**	**14.6**	**14.8**
Difference (Endline-Baseline)	11.3	9.7	10.4



53

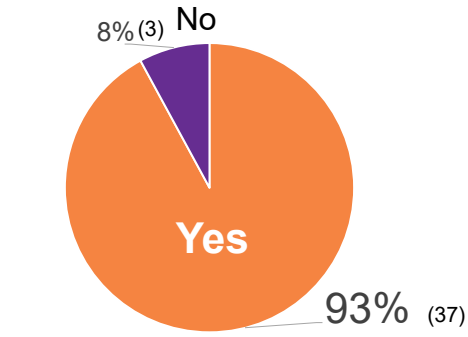
4-3 No. of support resource that target FHBWs can access is increased to 4.00

	Average number of variety (ALL)	Average number of variety (technical)	Average number of variety (Financial)	Average number of variety (Other infomation)
Maripur	3.90	2.00	1.71	2.14
Baldia	4.21	1.68	1.89	1.89
Total	**4.05**	**1.85**	**1.80**	**2.03**

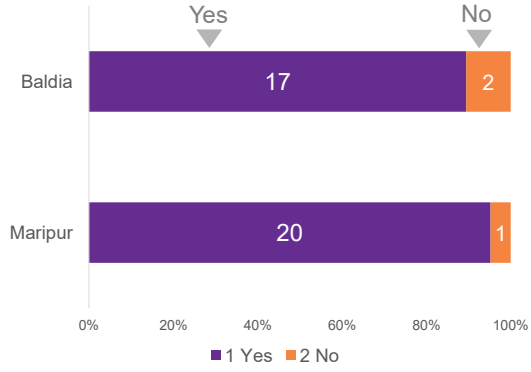


54

5-1 Number of HHs who agree female members work in formal sector



(n=40)



55

LIGHT-F
Livelihood Improvement for Growth and Transformation of the Female

Results of baseline survey in 2nd cycle BDGs (Sukkur)

February 6, 2022

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

0

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Part 4 Knowledge about support resources	P. 42
Part 5 Perception about women employment	P. 45
Part 6 Autonomy of women	P. 50
Data of PDM indicators	P. 53

1

Outline of the survey

Survey method	Questionnaire interview
Survey size	50 FHBWs
Date of survey	18 Jan – 24 Jan, 2022
Other	The interviewed FHBWs should be tracked throughout the project period, and be interviewed again by the endline survey.

2

Sample distribution

BDG	District	Leader/ Sub leader	Member	Sub total
Sukkur	Sher Muhammad Magsi	2	3	5
Ghtoki	Jumo Kubar	2	3	5
	Khamiso Chachar	2	3	5
Larkana	Dingro Pindi	2	3	5
	Sughar	2	3	5
	Sona Hath	2	3	5
	Fushuk	2	3	5
	Pir Jo Goth	2	3	5
	Kundi	2	3	5
	Laat	2	3	5
Total		20	30	50

The total sample size is 50. Each five members including leader and sub-leader were selected from 10 BDGs.

3

Part 1

Basic profile

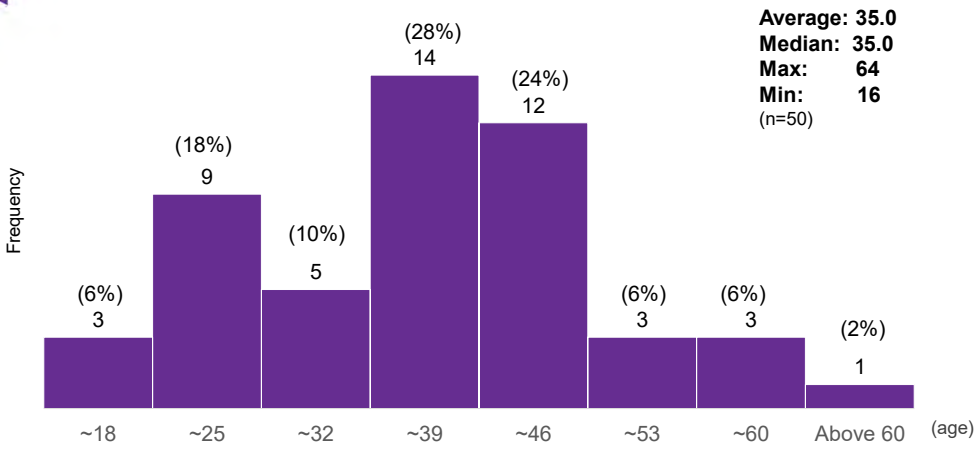
4

Summary

Cycle	1st cycle BDGs	2nd cycle BDGs
Age	Average: 35.2	Average: 35
Marital Status	Married: 70% Single: 24% Widow: 6%	Married: 76% Single: 20% Widow: 2% Separated: 2%
Family size	Average family size: 9.0 Max: 19, Min: 2	Average family size: 8.4 Max: 20, Min: 2
Prime mean of livelihood (Top 3)	(1) HBW: 22% (2) Livestock: 12% (3) Agriculture/Driver/Other: 10% each	**(1) Agriculture: 36%** (2) Government: 18% (3) Other: 14%
Educational status of respondents (Top 3)	Illiterate (no education): 54% Primary school: 16% Inter-mediate: 10%	Illiterate (no education): 58% Primary school: 20% Inter-mediate: 10%
Highest educational status of family(Top 3)	**<Family member>** Brother/Brother in law: 35% Husband: 27% Myself, Son/Son in law: 12% each **<His/her educational status>** Matric: 20% Middle school: 18% Inter-mediate: 16%	**<Family member>** Son/Son in law : 34% Husband: 30% Brother/brother in law: 16% **<His/her educational status>** Inter-mediate: 28% Matric: 18% Primary school: 14%
Access to normal mobile	74%	76%
Access to smart phone	58%	62%

5

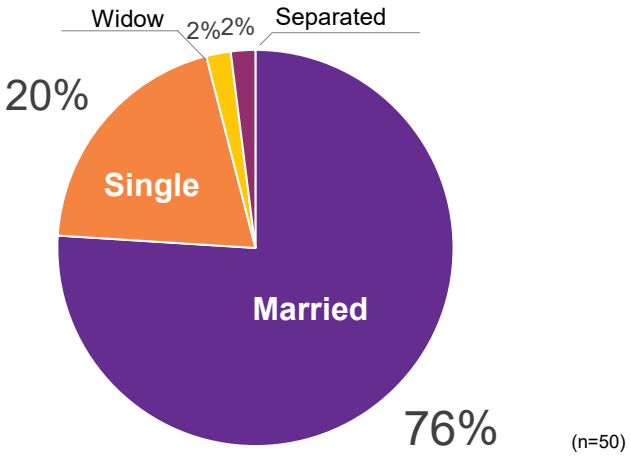
Age distribution



The average age of the respondents is 35. The leaders tend to have higher age rather than other members. The average age of the leaders is 43.2.

6

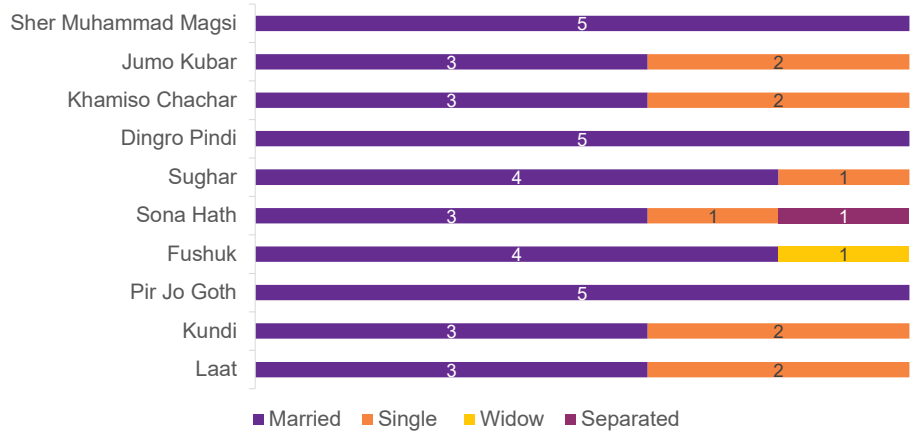
Marital status



Most of the sample are married (76%), followed by those who are single (20%).

7

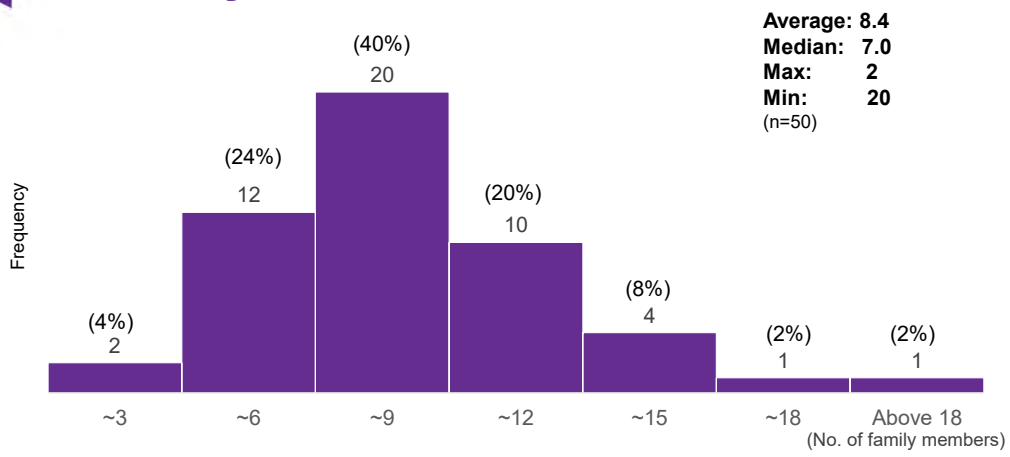
Marital status by BDG



At least three women are married in each BDGs. In Sher Muhammad Magsi, Dingro Pindi, and Pir Jo Goth, all the respondents are married.

8

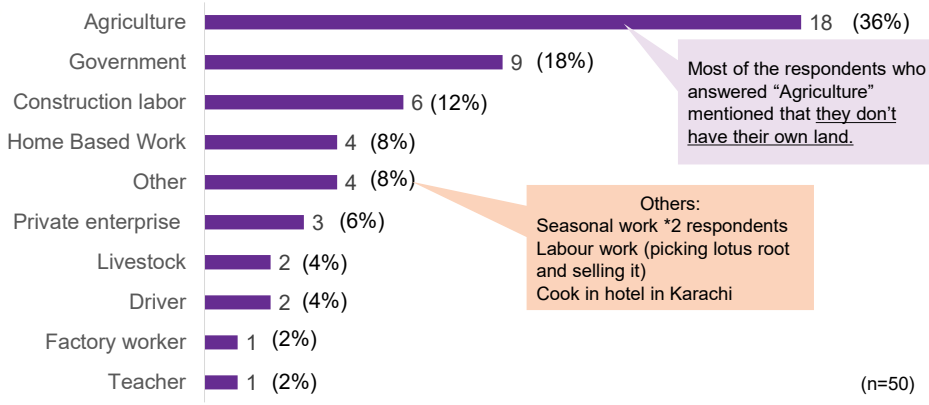
Family members



The average family size is 8.4; the minimum size is two in Sughar, and the maximum size is 20 in Dingro Pindi.

9

Prime mean of livelihood



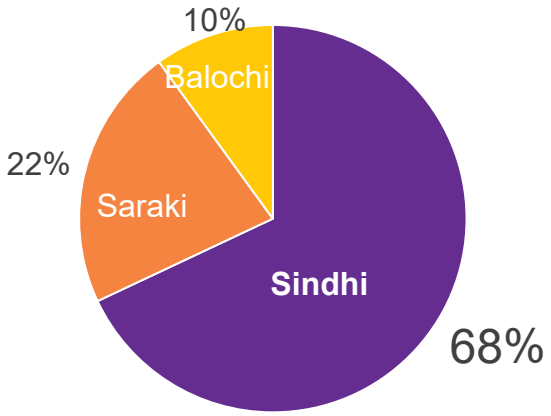
Most of the respondents who answered "Agriculture" mentioned that they don't have their own land.

Others:
Seasonal work *2 respondents
Labour work (picking lotus root and selling it)
Cook in hotel in Karachi

"Agriculture" is the highest proportion (36%), followed by "Government" (18%), "Construction worker" (12%), "Home Based Work" (8%), and "Other" (10%).

10

Mother tongue

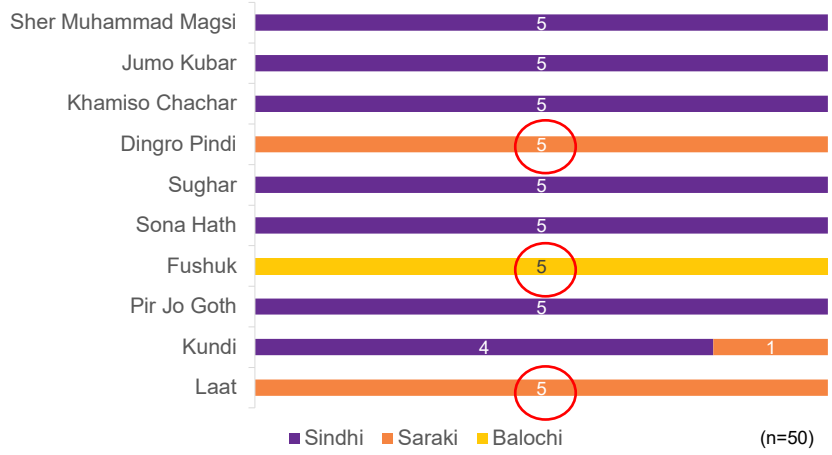


(n=50)

Sindhi is the major mother language (68%) among the samples, followed by Saraki (22%) and Balochi (10%).

11

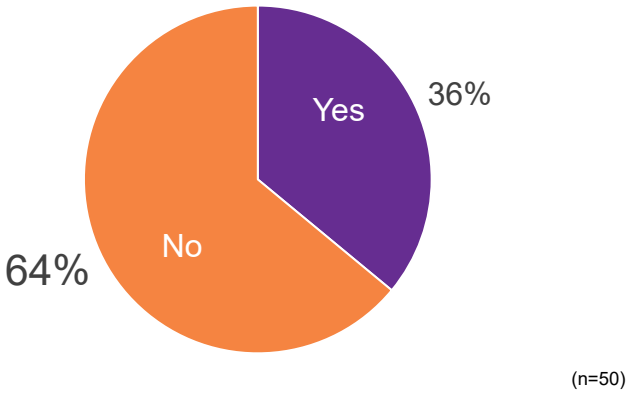
Mother tongue by BDG



The mother tongue is Saraki in Dingro Pindi and Laat, Balochi in Fushuk.

12

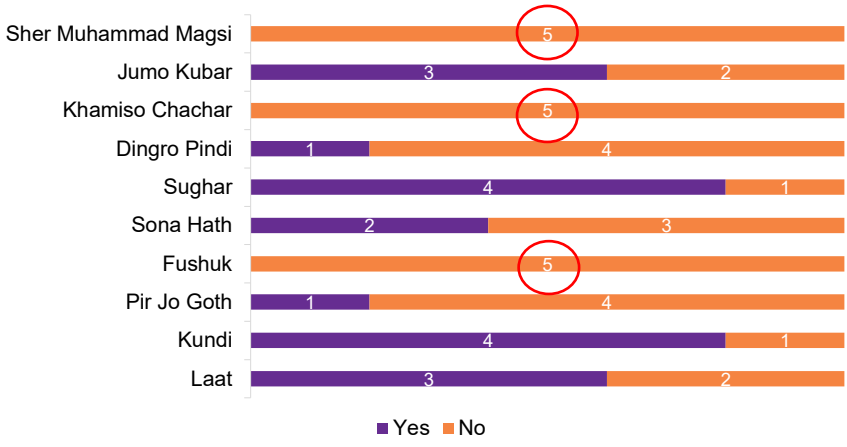
Do you speak Urdu?



Approximately one-third of the samples (36%) speaks Urdu; 64% do not.

13

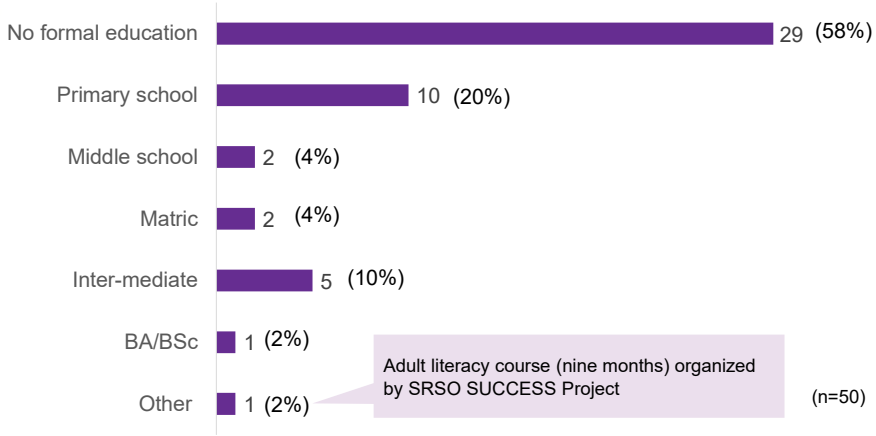
Do you speak Urdu? (by BDG)



All samples do not speak Urdu in Sher Muhammad Magsi, Khamiso Chacher and Fushuk.

14

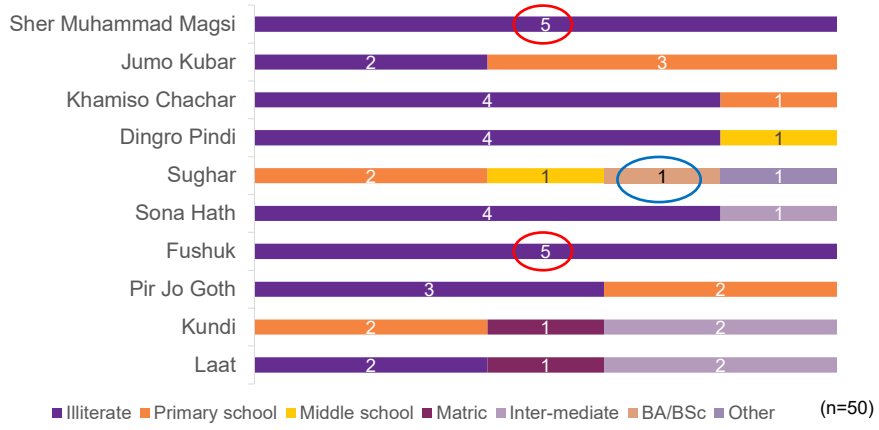
Final educational status of the respondent



More than half of the samples (58%) has no formal education. Those who completed a primary school is 20%, followed by Inter-mediate (10%).

15

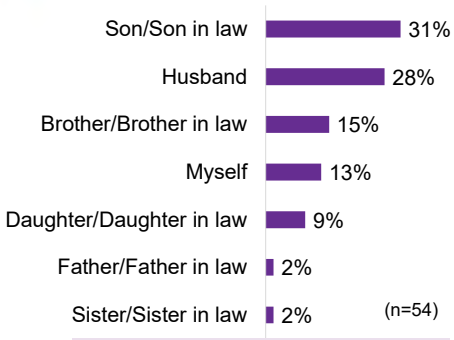
Final educational status of the respondent (by BDG)



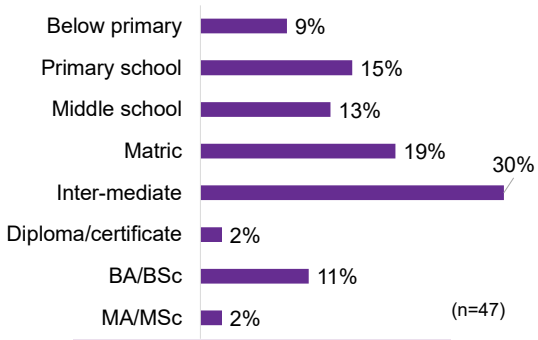
Sher Muhammad Magsi and Fushuk has no samples experienced formal education. Sughar has the sample who completed the highest education (BA) in the samples.

16

Who has the highest educational status in your family?



Four respondents answered that there are two persons who have the same highest educational status in their families.

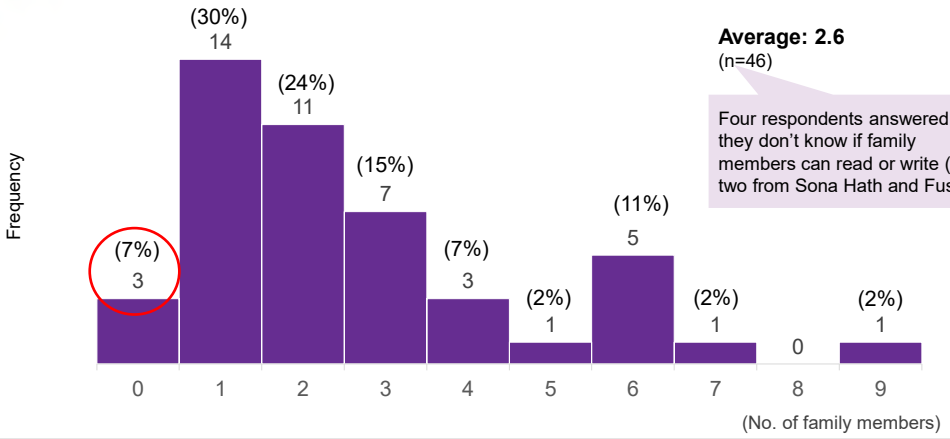


Three respondents answered that there are no family members who have formal education.

"Son/Son in law" and "husband" are likely to have the highest educational status in the samples' families. The most prevalent status of them is "Inter-mediate" (30%), followed by "matric" (19%), and "primary school" (15%).

17

How many family members can read a newspaper and write a simple letter?



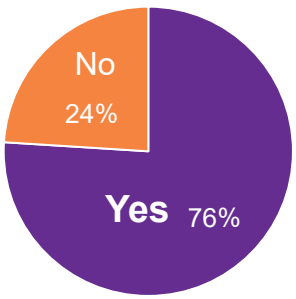
Average: 2.6
(n=46)

Four respondents answered that they don't know if family members can read or write (each two from Sona Hath and Fushuk).

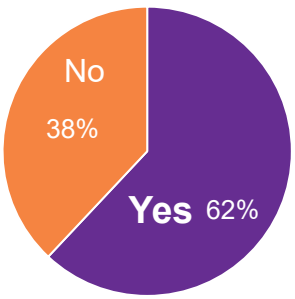
The average number of family members who can read a newspaper and write a simple letter is 2.6. Three respondents have no members including themselves who can read a newspaper and write a simple letter. They are from Sher Muhammad Magsi, Fushuk, and Laat.

18

Do you have a mobile phone that you can use when necessary?



Normal Mobile Phone



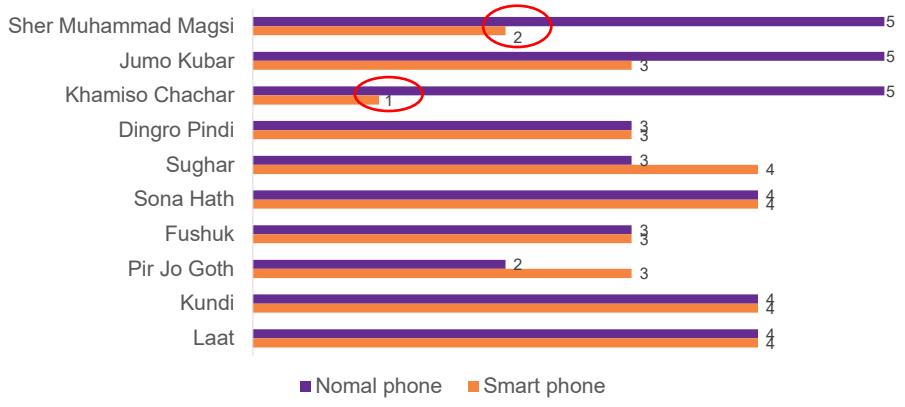
Smart Phone

(n=50)

Most of the samples (76%) has access to normal mobile phone, and more than half (62%) access to smart phone. Half of them has both access to normal mobile phone and smart phone. On the contrary, six respondents neither have access to normal mobile phone nor smart phone.

19

Do you have a mobile phone that you can use when necessary? (by BDG)



Regarding smart phone, Sher Muhammad Magsi and Khamiso Chachar have relatively less access.

20

Part 2
Financial activities

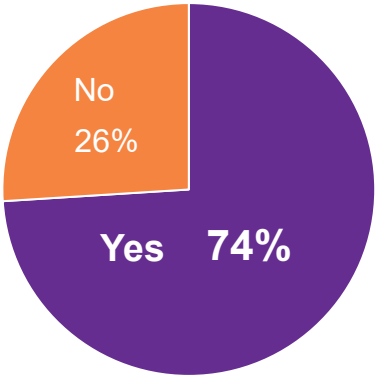
21

Summary

Cycle	1st cycle BDGs	2nd cycle BDGs
Saving part of income	74%	74%
Purposes of saving (% of FHBWs saving money with objective, Top 3)	Preparation for emergency 54% Business expansion 27% Education 19%	Preparation for emergency 54% Marriage: 16% Other: 14%
Means of saving (% of FHBWs saving money with objective)	Kamatie 51% Saving at home 51% Bank account 8% Mobile digital apps saving 5% Other 5%	**Saving at home 58%** Kamatie 18%
Bank account holder (under her own name)	32%	22%
Record keeping	HBW 3 FHBWs (6%) Household account 1 FHBW (1%)	0%

22

Do you save part of income earned from your home-based works?

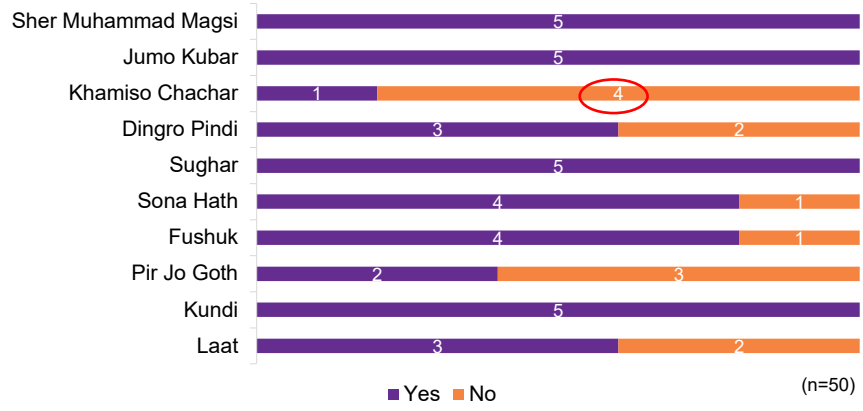


(n=50)

Most of the samples (74%) responded that they save part of income earned from their home-based works.

23

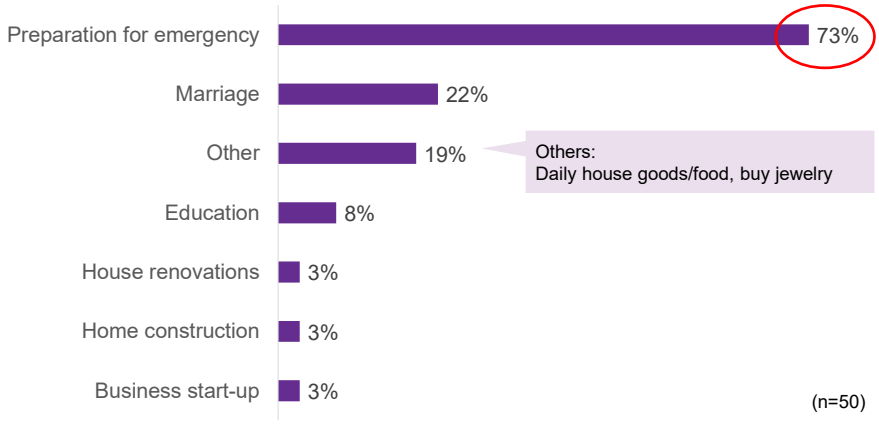
Do you save part of income earned from your home-based works? (by BDG)



Khamiso Chachar has more numbers of the respondents who do not save money.

24

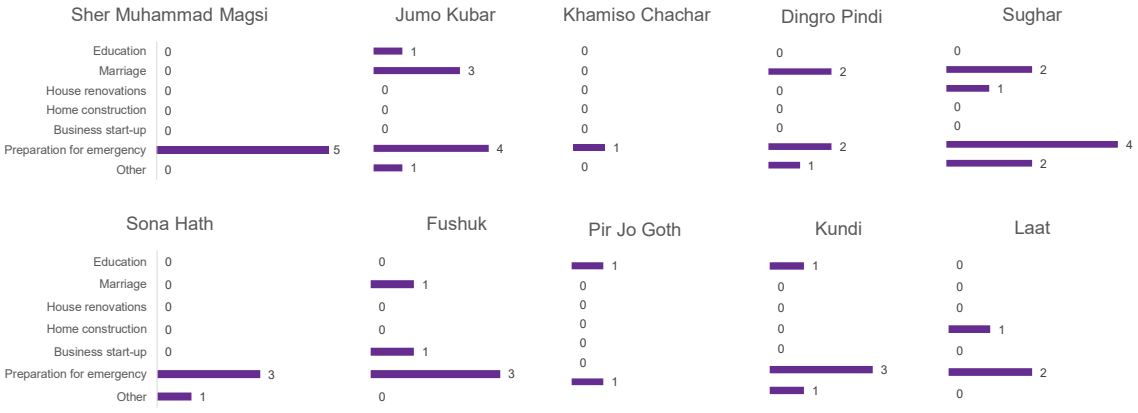
What are main purposes of saving money?
(multiple choice possible)



The prevalent purpose of saving money is “preparation for emergency” (73%), followed by “marriage” (22%), and “other” (19%).

25

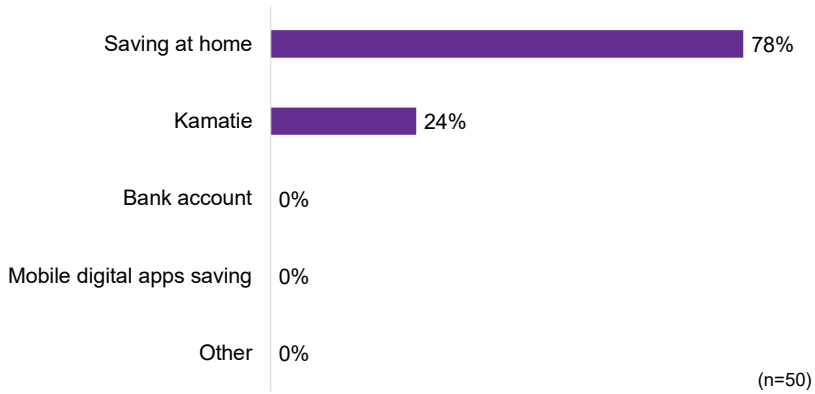
What are main purposes of saving money? (by BDGs) (multiple choice possible)



In most BDGs, one or two respondents answered the specific purposes of saving money, except for “preparation for emergency”.

26

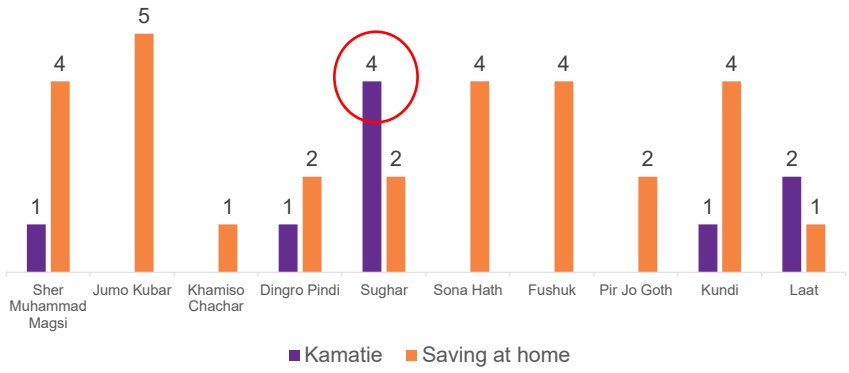
What are main means of saving money? (multiple choice possible)



Most of the respondents answered that they are saving at home (78%), followed by “Kamatie” (24%). There are no respondents who answered “bank account” or “mobile digital apps saving”.

27

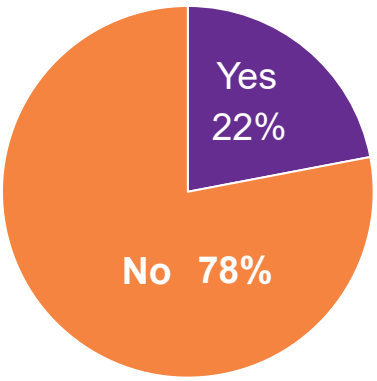
What are main means of saving money? (by BDGs) (multiple choice possible)



The respondents in Sughar tend to use “Kamatie” rather than those in other BDGs.

28

Do you have your own bank account?



(n=50)

22% of the respondents have their own bank account under their names.

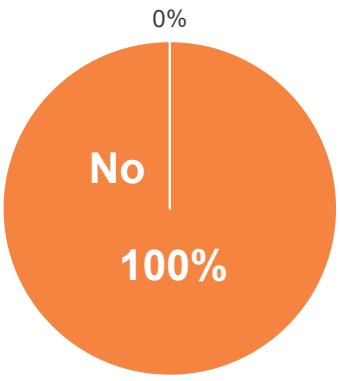
29

Do you have your own bank account? (by BDGs)

There are no respondents owning bank account under respondents' names in Sher Muhammad Magsi, Jumo Kubar, and Pir Jo Goth..

30

Do you keep regularly writing records of income and expenditure?

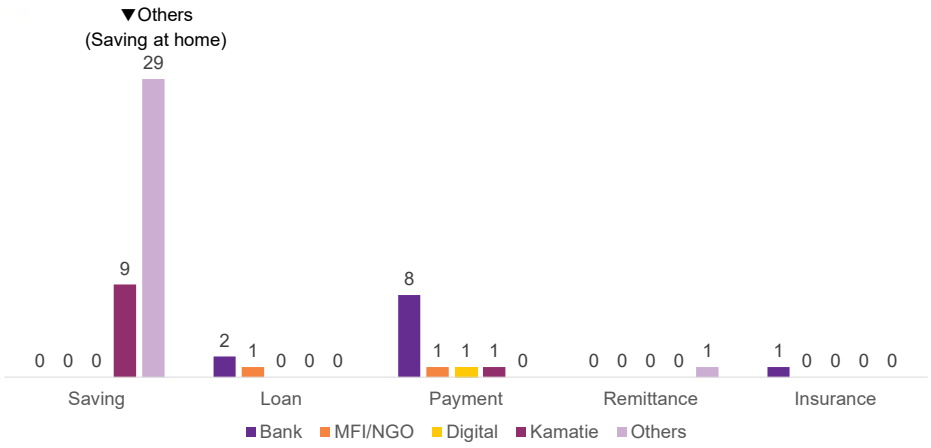


(n=50)

There are no respondents who keep regularly writing records of income and expenditure. In Sughar, they are saving money in the group and keep the record as a part of the activity in SUCCESS Project.

31

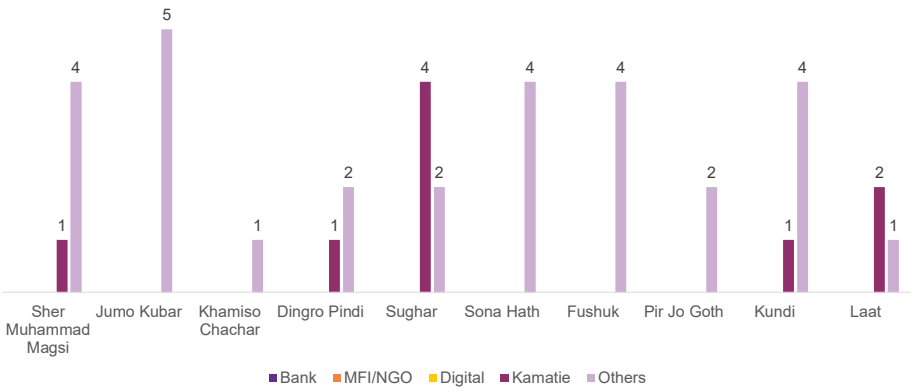
Financial services respondents are using



The main financial services that the respondents are using are “saving” and “payment”. “Saving at home” and “kamatie” are the main means of saving; “bank” is the main mean of payment.

32

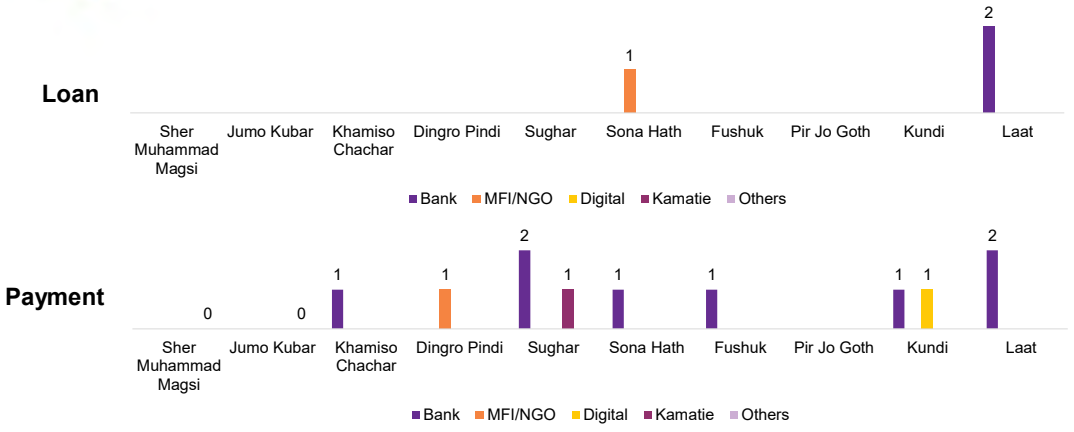
Saving of the respondents (by BDG)



There are no respondents who use “bank”, “MFI/NGO”, or “digital” way to save money. Khamiso Chachar and Pir Jo Goth has less respondents who answered they save money.

33

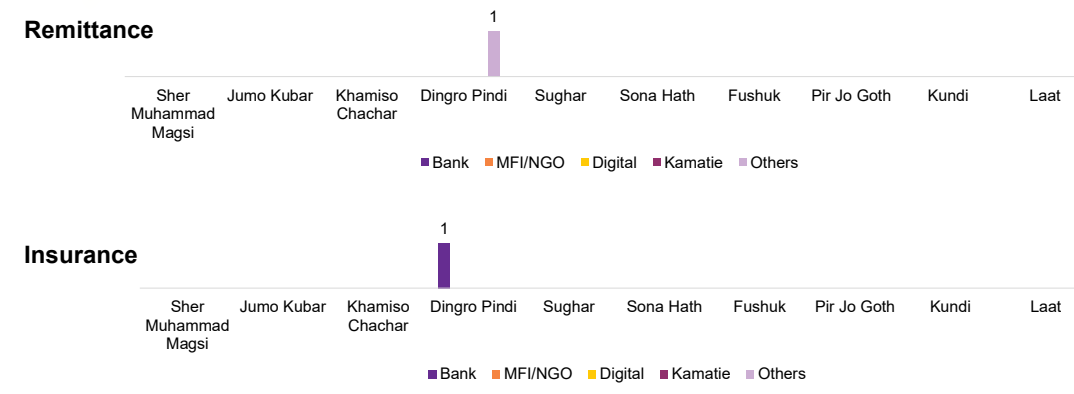
Loan & payment of the respondents (by BDG)



In Sona Hath, one respondent uses the loan from SRSO. In Larkana district, most of the leader or sub leader have their own bank account to receive the payment from SRSO. In Kundi, one respondent uses Easypaisa for payment.

34

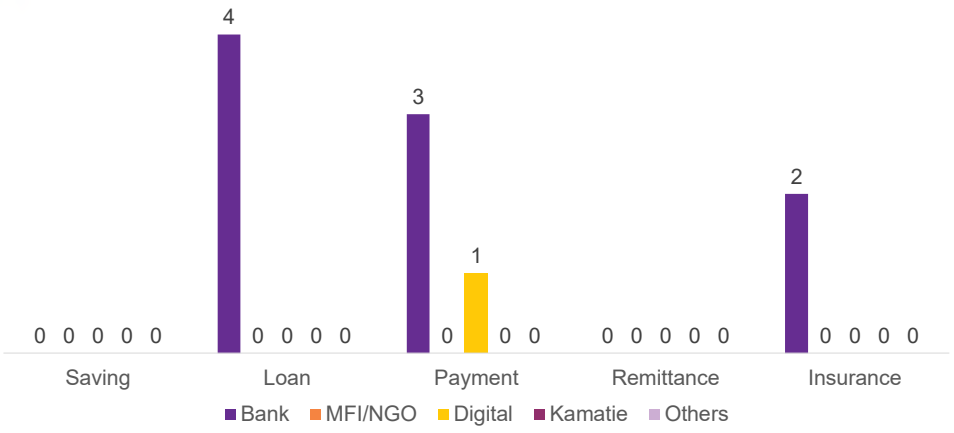
Remittance & insurance of the respondents (by BDG)



One respondent in Dingro Pindi receives remittance from her brother working in abroad through a middle man.

35

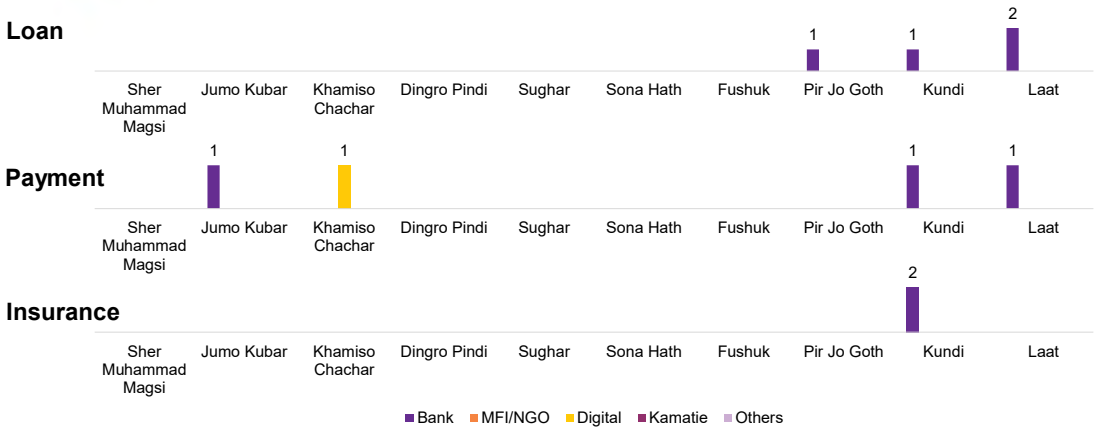
Financial services family members are using



There is no respondent who answered that their family members are using “saving” or “remittance”. Some of the respondents might not know if their family members are using these financial services.

36

Loan, payment & insurance family members are using (by BDG)



In Kundi and Laat, they tend to have some family members who use financial services (loan, payment and insurance) rather than other BDGs.

37

Part 3

Home Based Work

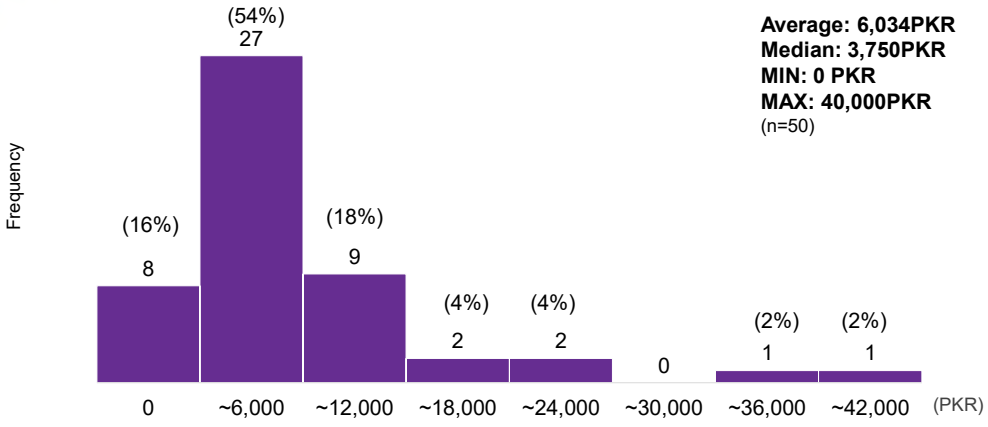
38

Summary

Cycle	1st cycle BDGs	2nd cycle BDGs
Earning from HBW in last 3 months	Average: 13,566 PKR Median: 9,000 PKR	Average: 6,034 PKR Median: 3,750 PKR
Purpose that you want to spend extra income (Top 3)	Preparation for emergency: 40% Business expansion: 18% Education/House renovations: 8% each	Business startup: 38% Household items: 16% Preparation for emergency: 12%
Business skills	N/A	Average: 3.0 out of 13 skills

39

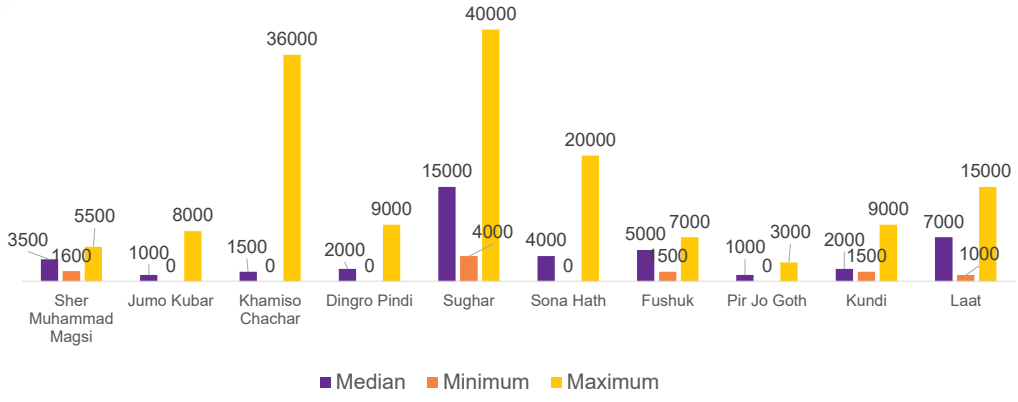
How much did you earn from HBW in the last three months?



The average amount of earning in the last 3 months is 6,034PKR; the median is 3,750PKR. Most of the samples (72%) earned less than 12,000PKR and 16% had no earning in 3 months.

40

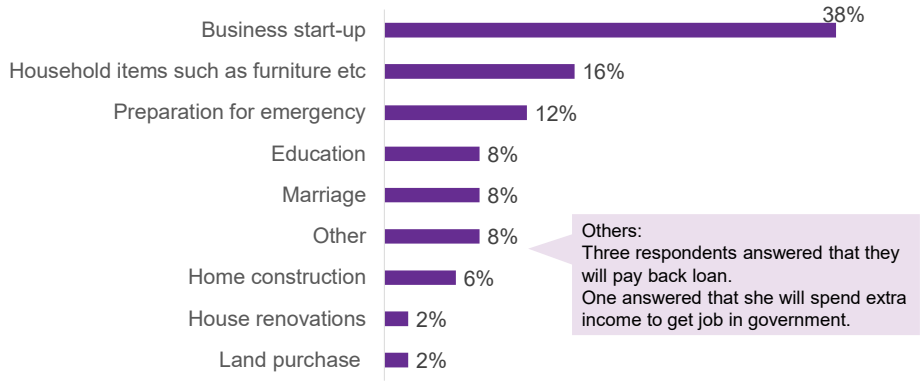
How much did you earn from HBW in the last three months? (by BDG)



Jumo Kubar and Pir Jo Goth has the lowest median (1,000PKR), followed by Khamiso Chachar (1,500PKR). In these three BDGs, each 2 members answered they did not earn in last three months. Sughar has the highest median (15,000PKR).

41

If you get extra income, for what purpose do you want to spend it?



38% of the respondents answered they want to spend extra income for “business start-up”. Most of them want to procure livestock for their new business; two of them have a plan to start selling clothes.

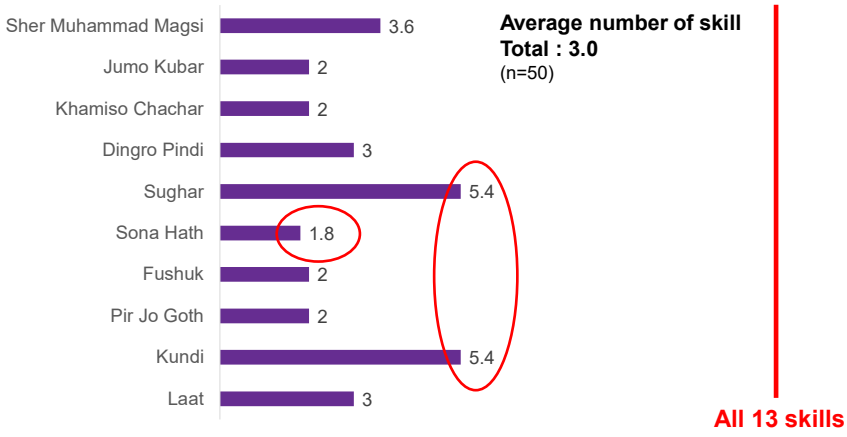
42

Business skills (No. of Yes response)

Knowledge of procurement places, building relationship with customers, checking the competitors’ prices, communication with current customers and understanding customers’ need has more positive responses because many have experienced their business. On the other hand, followings have less responses: record keeping, calculation cost/profit, setting a proper price, and using SNS or internet.

43

Business skills (No. of Yes response by BDGs)



Among 13 business skills shown to the respondents, the average number of skills selected as ones that they can do it 3.0. The highest average number of business skill is 5.4 in Sughar and Kundi, the lowest is 1.8 in Sona Hath.

44

Part 4
Knowledge about support resources

45

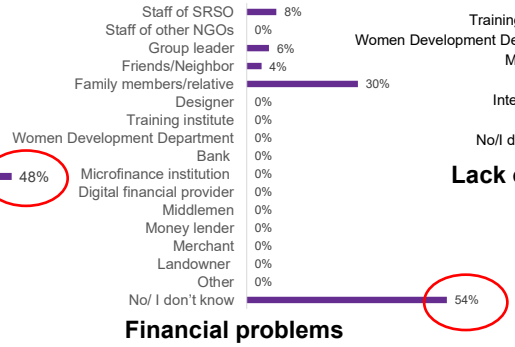
Summary

Cycle	1st cycle BDGs	2nd cycle BDGs
Technical problem	Average: 2.26	Average: 0.64
Financial problem	Average: 1.58	Average: 0.48
Lack of any other information	Average: 1.10	Average: 0.52

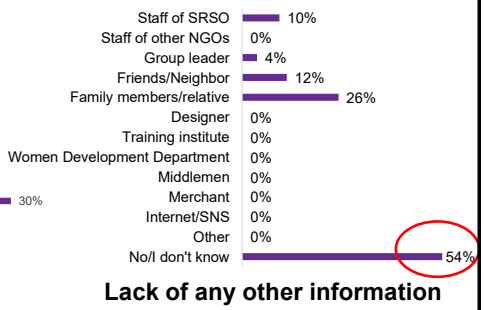
46

Which organizations or persons do you think support you?

Technical problems



Financial problems

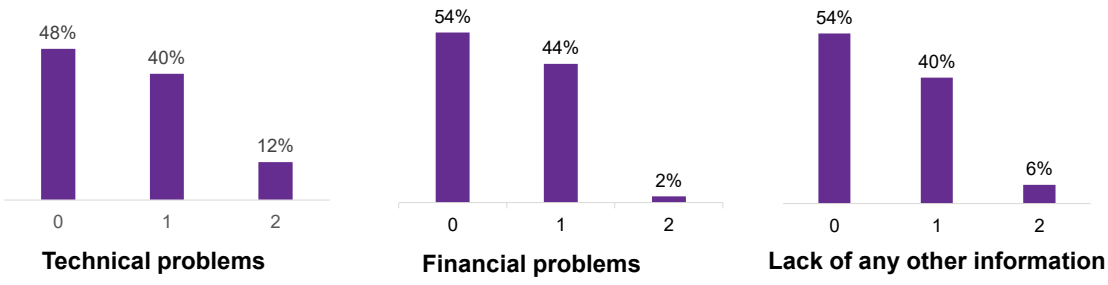


Lack of any other information

Almost half of the respondents answered that they don't know any support resources in technical problems (48%), financial problems (54%), and lack of any other information (54%).

47

Which organizations or persons do you think support you? (Variety)



There are a few respondents who have more than two support resources. Among the respondents who have at least one organization or person to ask support when they face these problems, most of them answered they will ask support for "family members/relatives".

48

Part 5

Perception about women employment

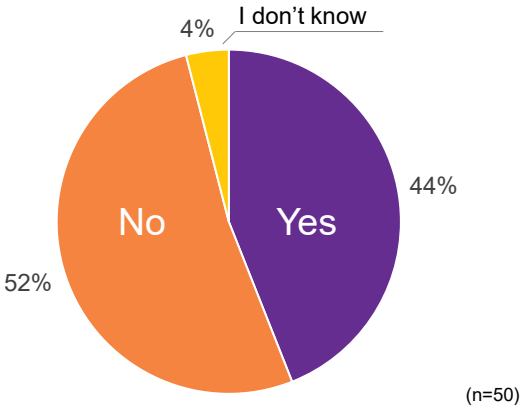
49

Summary

Cycle	1st cycle BDGs	2nd cycle BDGs
Family members agree about women formal employment or not	Yes (Agree): 50%	Yes (Agree): 44%
Family member disagree about women formal employment (Top 3)	Husband: 56% Brother/brother in law: 44% Father/father in law: 40%	Husband: 81% Brother/brother in law: 23% Father/father in law: 19%

50

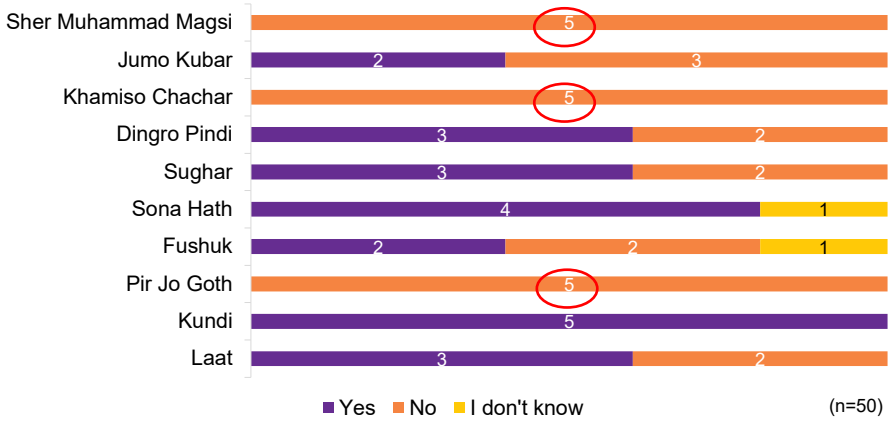
Do you think your family members agree about women formal employment?



More than half of the samples (52%) responded that their family members do not agree about women formal employment.

51

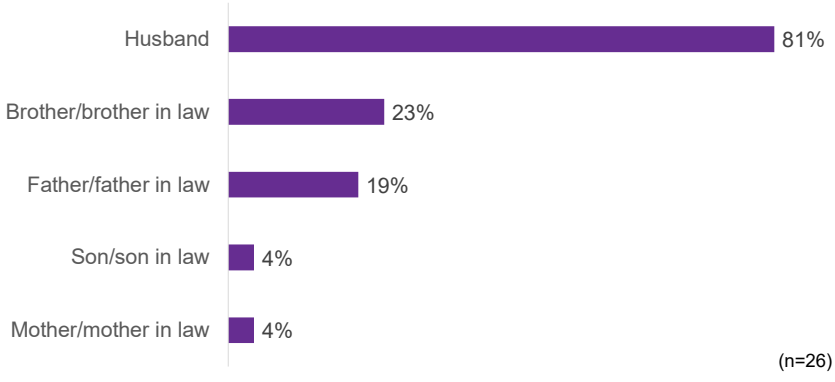
Do you think your family members agree about women formal employment? (by BDG)



Sher Muhammad Magsi, Khamiso Chachar, and Pir Jo Goth show a negative tendency about women formal employment.

52

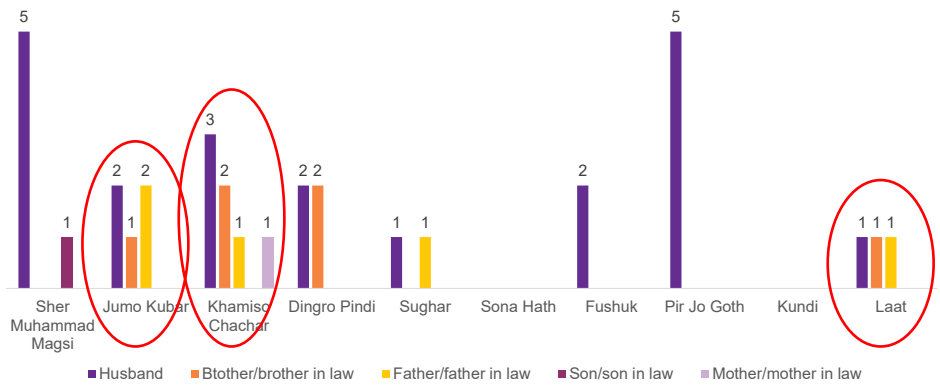
Which family members disagree about women formal employment? (multiple choice possible)



The family members who disagree about women formal employment is “husband” (81%), followed by “brother/brother in law” (23%), and “father/father in law” (19%).

53

Which family members disagree about women formal employment? (by BDG) (multiple choice possible)



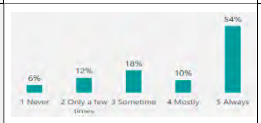
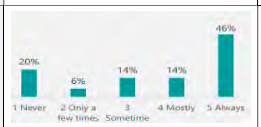
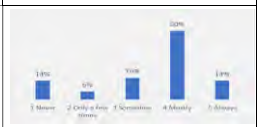
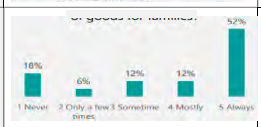
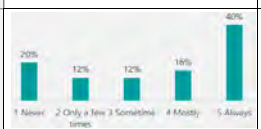
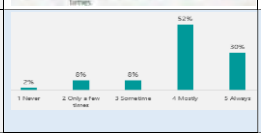
In Jumo Kuber, Khamiso Chachar and Laat, some family members tend to disagree about women formal employment.

54

Part 6
Autonomy of women

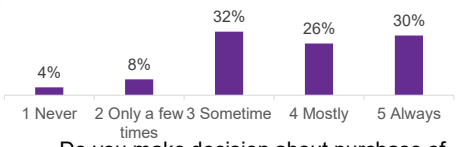
55

Summary

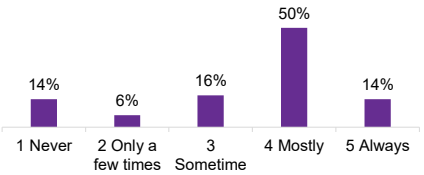
Cycle	1st cycle BDGs	2nd cycle BDGs
Do you make decision about purchase of goods for families?		
Do you join in decision making about education of children?		
Do you need permission of family members to go to market?		
Do you need permission of family members to visit your families/friends?		
Do you think you can change the course of your life with your own will?		

56

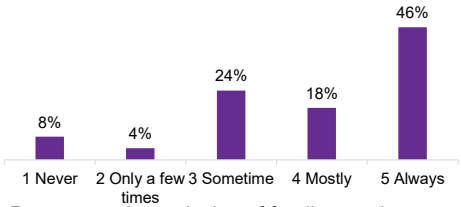
Autonomy



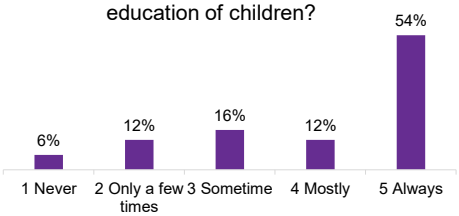
Do you make decision about purchase of goods for families?



Do you join in decision making about education of children?



Do you need permission of family members to go to market?

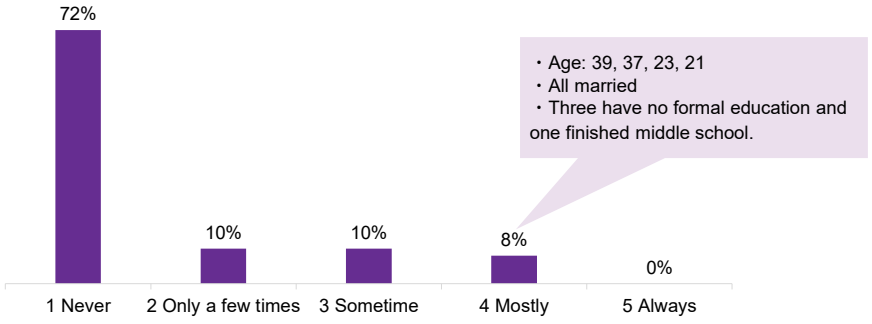


Do you need permission of family members to visit your families/friends?

Almost half of the respondents showed positive tendency on making decision about purchases of goods for families and about education of children.
Many of the respondents need family permission to go out, go to market (46%) and visit their families/friends (54%).

57

Autonomy



Do you think you can change the course of your life with your own will?

Most of the respondents (72%) do not think they can change the course of their life. There is one respondent who answered "mostly" in Sher Muhammad Magsi, Dingro Pindi, Sughar, ad Sona Hath.

58

Data of PDM indicators

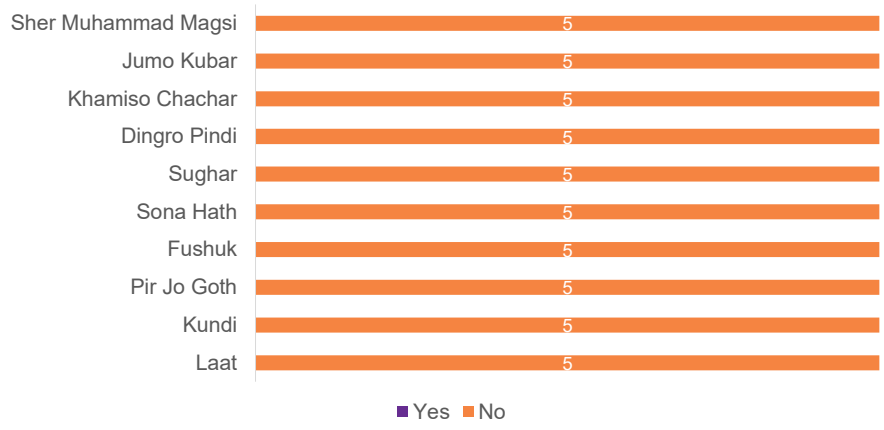
59

PDM indicators

Output	Indicators	New BDGs (January 2022)	Existing BDGs (February 2019)
Output 2	2-2 Number of FHBWs who record Their incomes and expenditures	• FHBW: 0 (0%)	• Business or household: 3 (6%)
Output 3	3-1 Number of FHBWs who save income from HBW	• FHBW: 37 (74%)	• FHBWs: 36 (72%)
Output 4	[Previous indicator] 4-1 Profit from HBW (revenue and cost) [New indicator] 4-1 Number of FHBWs increased earning from HBW	<Earning in last 3 months> • Average: 6,034PKR • Median: 3,750PKR	<Earning in last 3 months> • Average: 13,566 PKR • Median: 9,000 PKR
	[New indicator] 4-2 Number of target FHBWs improved their business skills	• Average: 3.02 out of 13 business skills	-
	4-3 Number of support resources the FHBWs can access	<Average> • Total (all): 1.64 - Technical problems: 0.64 - Financial problems: 0.48 - Lack of other information: 0.52	<Average> • Total (all): 2.74 - Technical problems: 2.26 - Financial problems: 1.58 - Lack of other information: 1.10
Output 5	5-1 Number of HHs who agree female members work in formal sector	• 22 HH (44%)	• 25 HHs (50%)

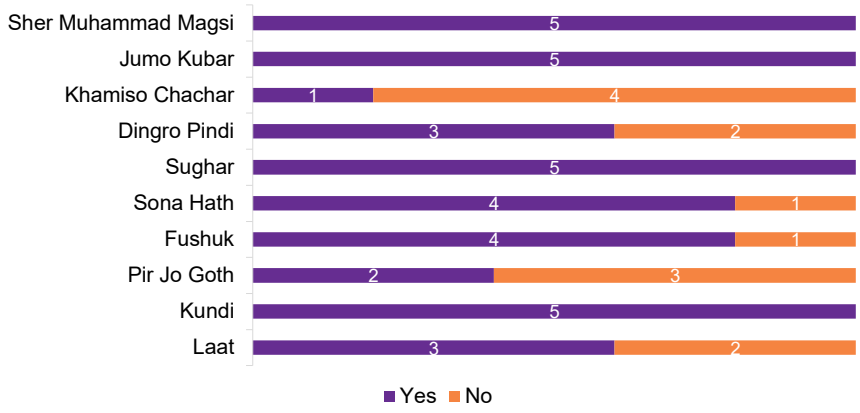
60

2-2 Number of FHBWs who record Their incomes and expenditures



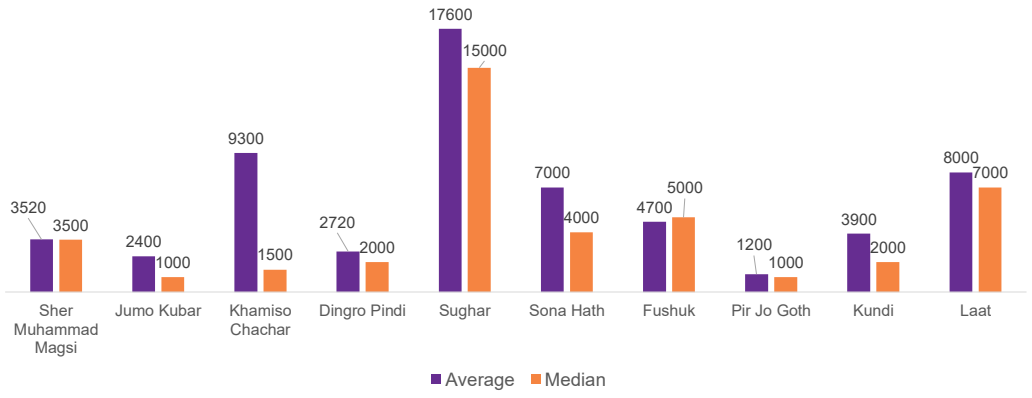
61

3-1 Number of FHBWs who save income from HBW



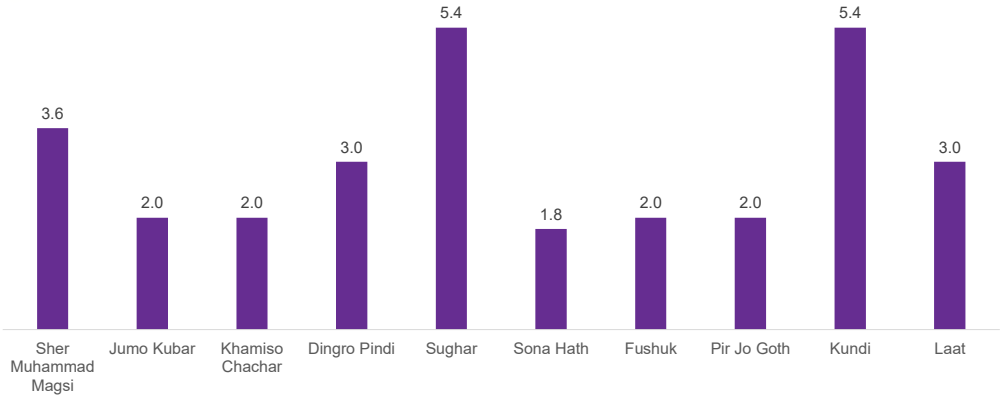
62

4-1 Profit from HBW (revenue and cost) (by BDG)



63

4-2 Number of target FHBWs' business skills



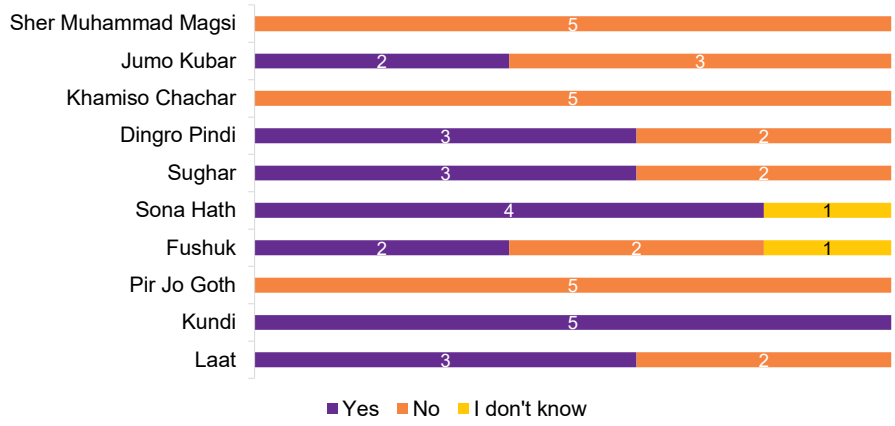
64

4-3 Number of support resources the FHBWs can access (average by BDG)

	Average number of variety (ALL)	Average number of variety (technical)	Average number of variety (financial)	Average number of variety (Other infomation)
Sher Muhammad Magsi	2.40	0.80	0.80	0.80
Jumo Kubar	2.40	1.00	0.60	0.80
Khamiso Chachar	1.20	0.80	0.20	0.20
Dingro Pindi	1.60	0.40	0.60	0.60
Sughar	3.40	1.00	1.20	1.20
Sona Hath	0.80	0.40	0.00	0.40
Fushuk	0.80	0.00	0.40	0.40
Pir Jo Goth	1.20	0.80	0.20	0.20
Kundi	1.80	0.60	0.80	0.40
Laat	0.80	0.60	0.00	0.20
Total	1.64	0.64	0.48	0.52

65

5-1 Number of HHs who agree female members work in formal sector



66

Attachment 15: Results of Endline Survey - Sukkur 2nd cycle BDGs

LIGHT-F
Livelihood Improvement for Growth and Transformation of the Female

Results of endline survey in 2nd cycle BDGs (Sukkur)

March, 2023

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

0

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Part 5 Perception about women employment	P. 45
Part 6 Autonomy of women	P. 51
Data of PDM indicators	P. 57

1

Part 1

Outline of the survey

2

Outline of the survey

Survey method	Questionnaire interview
Survey size	50 FHBWs (the same beneficiaries interviewed for baseline survey)
Date of survey	13 Feb – 27 Feb, 2023
Other	• External enumerators, including one WDD staff in Karachi, conducted the interview to secure the objectivity.

3

Sample distribution

BDG	District	Baseline	Endline
Sher Muhammad Magsi	Sukkur	5	5
Jumo Kubar	Ghtoki	5	5
Khamiso Chachar	Ghtoki	5	5
Dingro Pindi	Larkana	5	5
Sughar	Larkana	5	5
Sona Hath	Larkana	5	5
Fushuk	Larkana	5	5
Pir Jo Goth	Larkana	5	5
Kundi	Larkana	5	5
Laat	Larkana	5	5
Total		50	50

The sample size is 50, which is the same number of the baseline survey conducted in January 2022.

4

Part 2

Financial activities

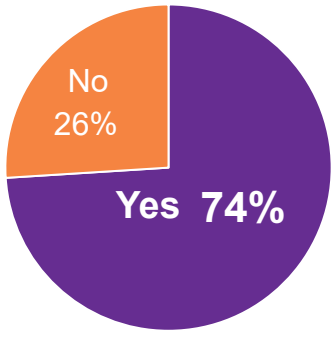
5

Summary

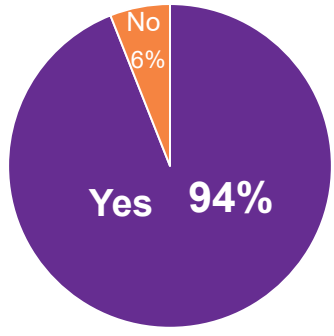
Cycle	1st cycle BDGs		2nd cycle BDGs	
Baseline/Endline	**Baseline**	**Endline**	**Baseline**	**Endline**
Saving part of income	74%	100%	74%	**94%**
Purposes of saving (% of FHBWs saving money with objective, Top 3)	1. Preparation for emergency 54% 2. Business expansion 27% 3. Education 19%	1. Preparation for emergency 98% 2. Marriage 90% 3. Education 63%	1. Preparation for emergency 54% 2. Marriage: 16% 3. Other: 14%	1. Preparation for emergency 81% **2. Education 72%** 3. Marriage 64% **4. Business expansion 28%**
Means of saving (% of FHBWs saving money with objective)	1. Kamatie 51% 2. Saving at home 51% 3. Bank account 8% 4. Mobile digital apps /Other 5%	1. Saving at home 73% 2. Kamatie 54% 3. Bank account 25% 4. Mobile digital apps 4%	1. Saving at home 58% 2. Kamatie 18%	1. Saving at home 74% 2. Kamatie 47% 3. Bank account/ Mobile digital apps 9% 4. Other 6%
Bank account holder (under her own name)	32%	31%	22%	26%
Record keeping	HBW 3 FHBWs (6%) Household account 1 FHBW (1%)	96%	0%	40%

6

Do you save part of income earned from your home-based works?



Baseline survey (n=50)

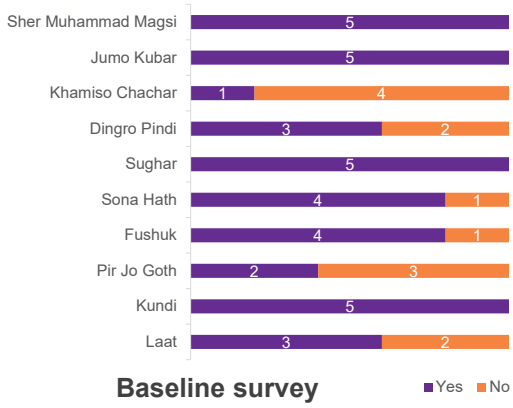


Endline survey (n=50)

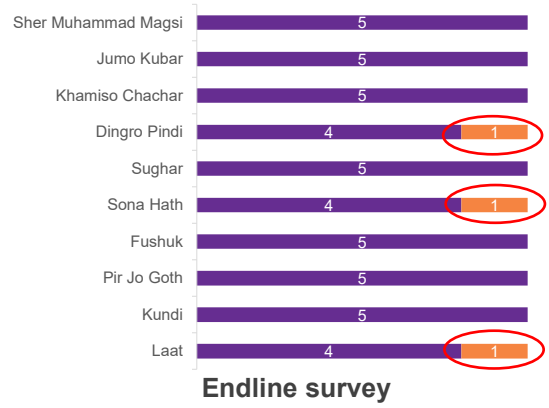
The proportion of the samples who save part of income earned from HBW has increased from 74% to 94%.

7

Do you save part of income earned from HBW? (by area)



Baseline survey



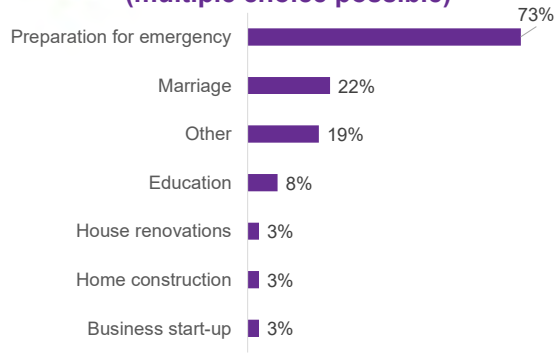
Endline survey

Each one respondent from Dingro Pindi, Sona Hath and Laat does not do saving in the endline survey. They answered that the reason were because of flood (2) and inflation (1).

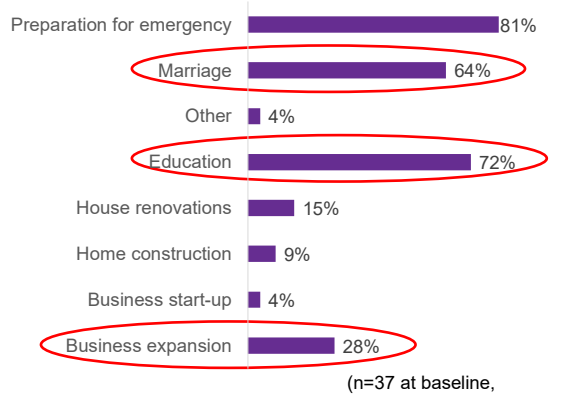
8

What are main purposes of saving money?

(multiple choice possible)



Baseline survey



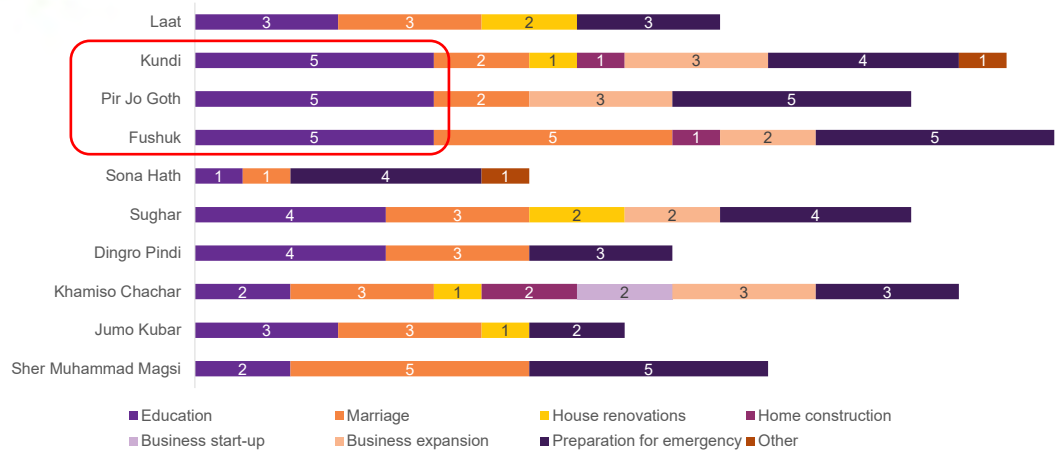
Endline survey

(n=37 at baseline, n=47 at endline respondents saving money)

Percentage of the respondents answered that they save money for “Education” and “Marriage” has increased. About 30% of the respondents answered “Business expansion” in the endline survey.

9

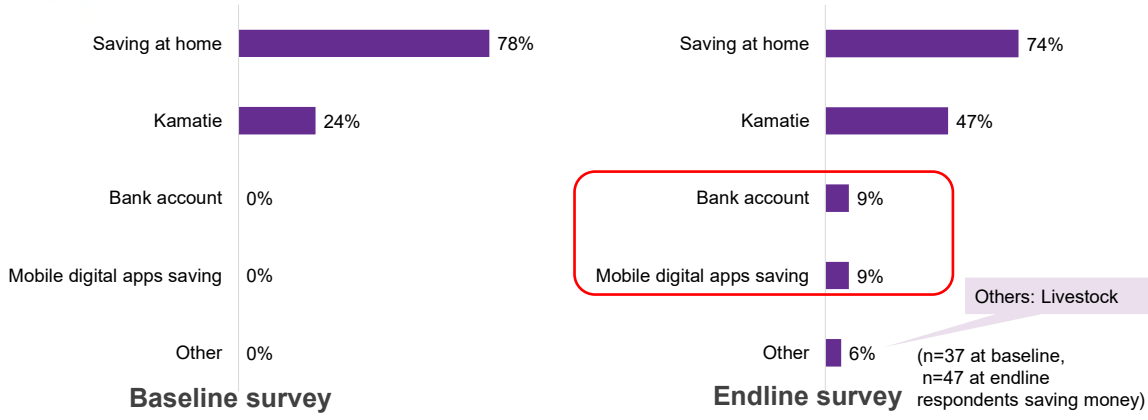
What are main purposes of saving money?
(by BDGs)



In Kundi, Pir Jo Goth and Fushuk, all the respondents answered that they are saving for “Education”.

10

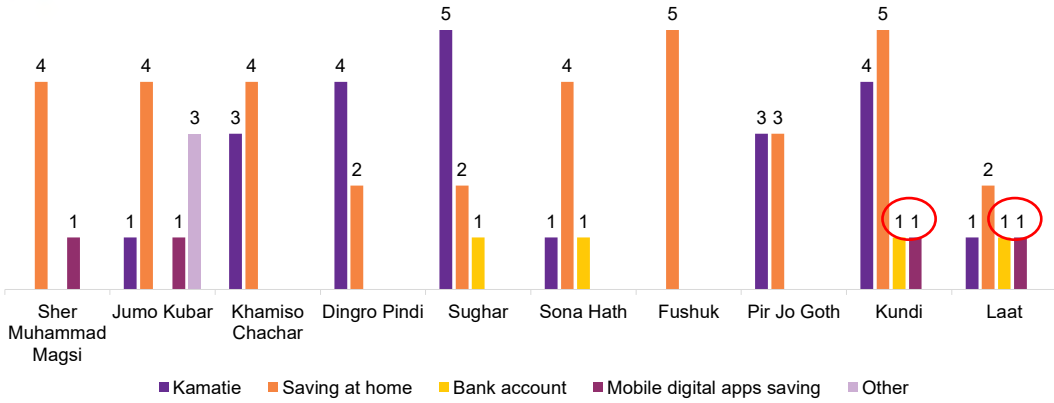
What are main means of saving?
(multiple choice possible)



There were four respondents each who answered “Bank account” or “Mobile digital apps saving” in the endline survey.

11

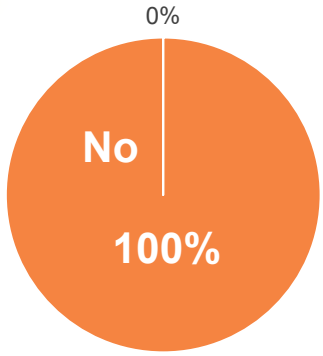
What are main means of saving? (by BDG)



Kundi and Laat have each one respondent using “bank” or “mobile digital apps for saving”. Fushuk does not have responses except for “saving at home”.

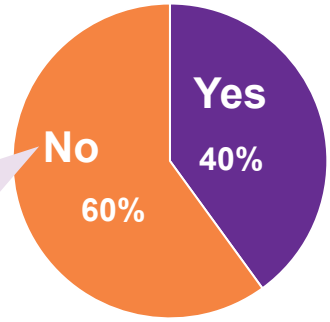
12

Do you keep regularly writing records of your own income and expenditure?



Baseline survey (n=50)

The respondents did not write records regularly because of…
(1) Illiterate (14)
(2) Flood (12)
(3) Too busy (3)
(4) Purchase done by male members (1)



Endline survey (n=50)

The percentage of the respondents that keep regularly records of their income and expenditure has not increased so much comparing to 1st cycle BDGs, and the main reasons are illiterate or being affected due to flood.

13

Box 1: Key factors of record keeping

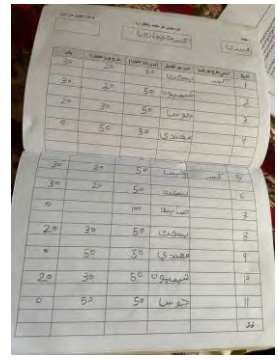
Comparing the 1st cycle BDGs, the 2nd cycle BDGs showed lower percentage of the respondents who keep regularly records of their income and expenditure.

According to the Project staff pointed out the two reasons below:

1. **Higher illiteracy rate**
2. **Shorter follow-up period**

In 1st cycle BDGs, several BDG members had started to write their income and expenditure after receiving the adult literacy course. By acquiring how to read and write, they were motivated and started to write the Phuri Phuri Tallao by themselves. The follow-up by STO/SO is also important factor because the BDG members sometimes need the assistance to write the record properly.

In 2nd cycle BDGs, the 'Adult literacy course' was still conducting during the endline survey. Several respondents attended in adult literacy course answered that they would like to write the Phuri Phuri Tallao by themselves in near future.



14

Do you keep regularly writing records of your own income and expenditure? (by BDGs)

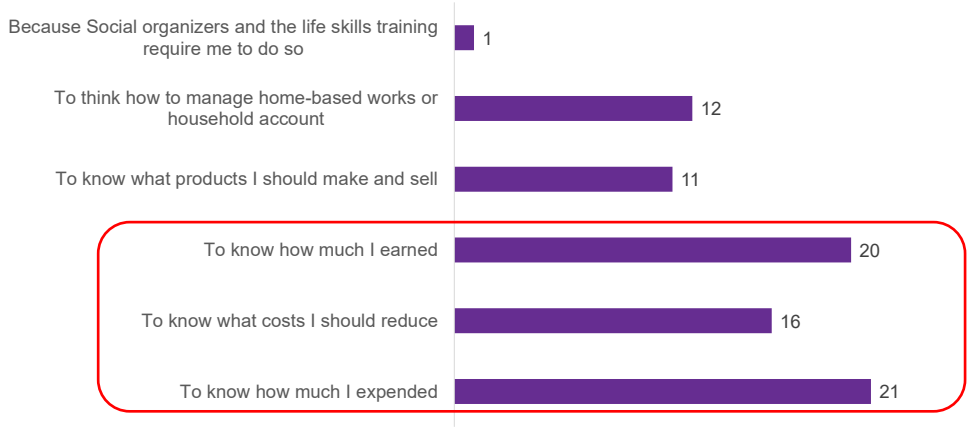
Number of the samples answered "Yes" by BDGs

Kundi, Khamiso Charchar and Jumo Kubar has more respondents who keep regularly writing records of their income and expenditure. There was no respondents who answered "Yes" in Pir Jo Goth, Fushuk and Sona Hath, due to the high illiterate rate and/or the affect of flood.

15

Reason of keeping writing records

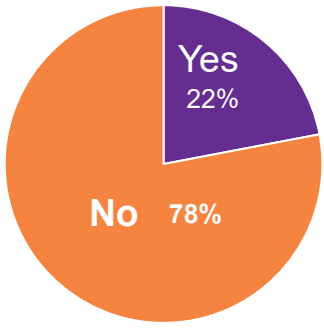
(multiple choice possible)



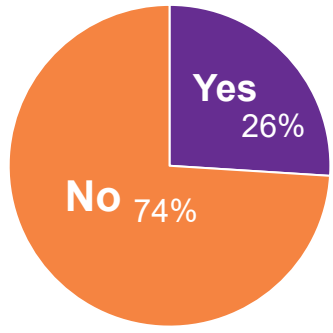
Most of the respondents selected the reason “to know how much I expanded”, “to know how much I earned”, and “to know what costs I should reduce” in the endline survey.

16

Do you have bank account? (respondents)



Baseline survey (n=50)

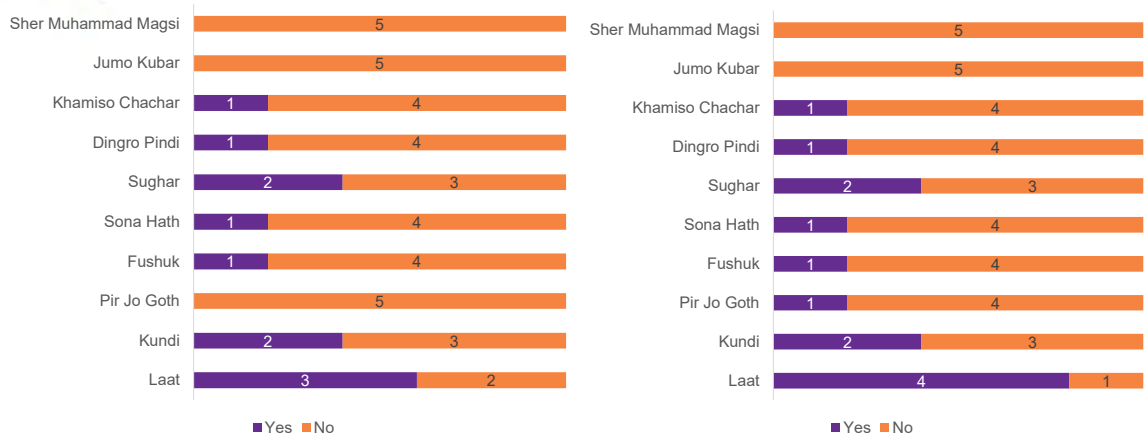


Endline survey (n=50)

The percentage of the respondents who have bank account has slightly increased in the endline survey.

17

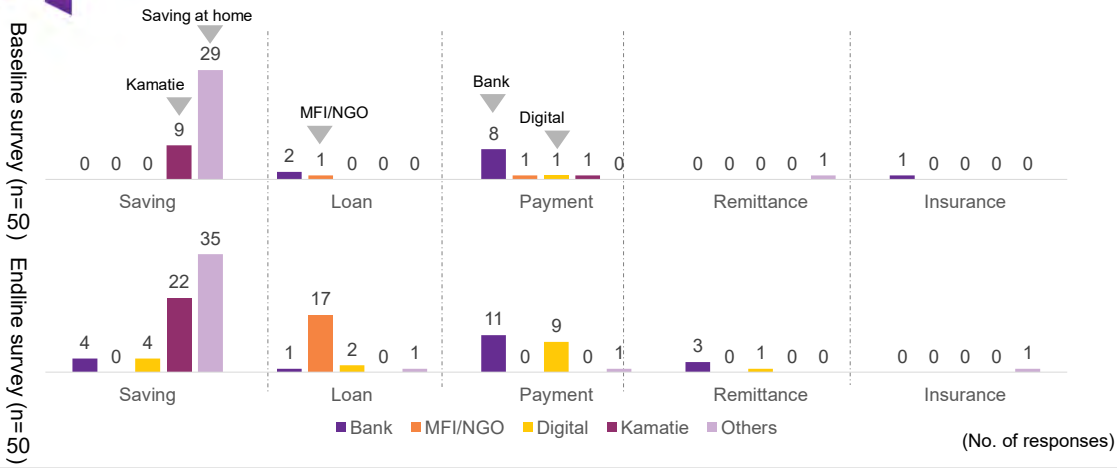
Do you have bank account? (respondents by BDG)



In Pir Jo Goth and Laat, the number of the respondents as bank account holders has increased.

18

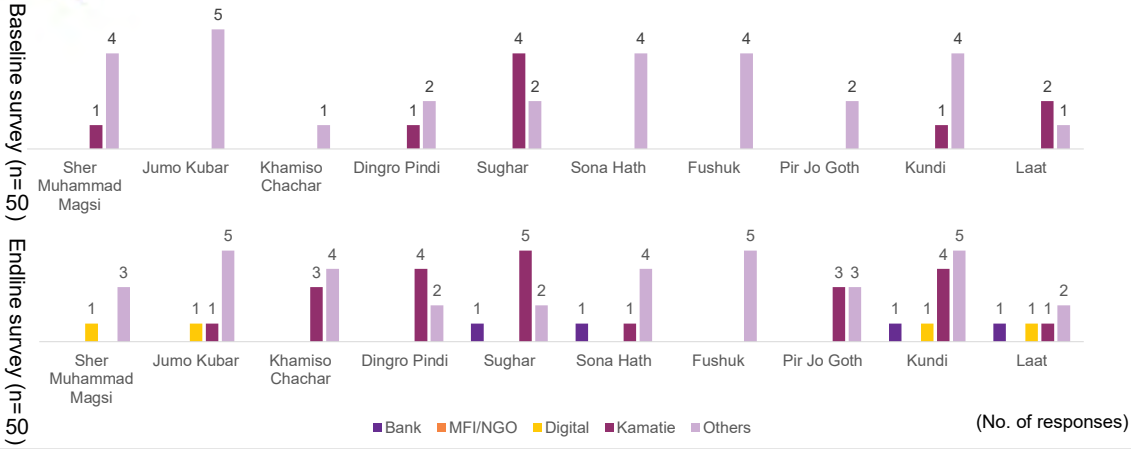
Financial services respondents are using



The type of financial services that the samples use was mostly dominated by saving in the baseline, while the respondents who take loan has increased in the endline survey, and most of them take loan from SRSO.

19

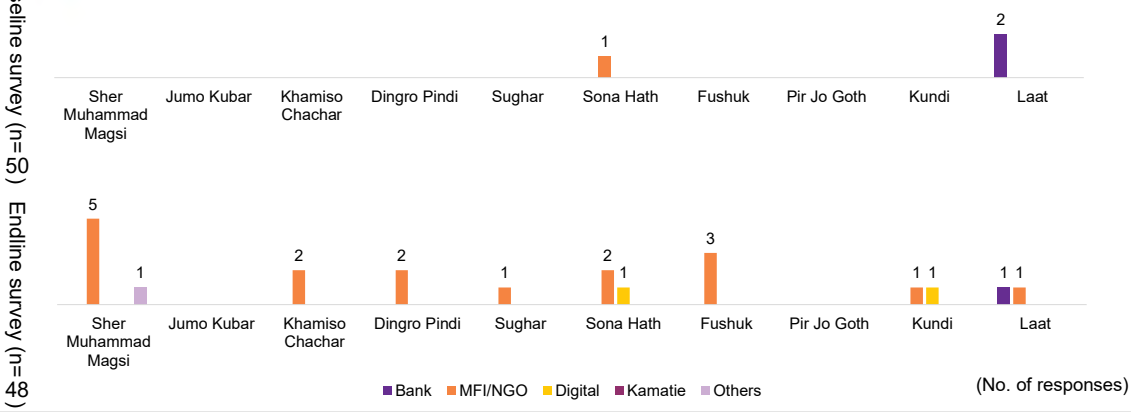
Saving of the respondents by BDG



In most BDGs, the respondents who are saving at home has increased in the endline survey. Each one respondent in Sughar, Sona Hath, Kundi and Laat answered 'Bank' and one respondent in Sher Muhammad Magsi, Jumo Kubar, Kundi and Laat replied 'Digital mobile apps'.

20

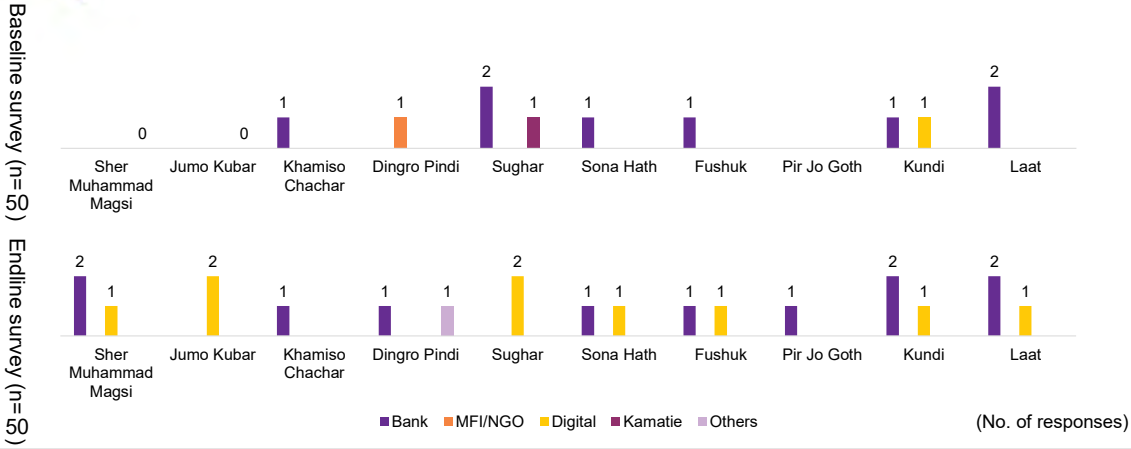
Loan of the respondents by BDG



The number of respondents using loan has increased in most of BDGs, except for Jumo Kubar and Pir Jo Goth. In Sher Muhammad Magsi, all the respondents answered that they took loan from SRSO.

21

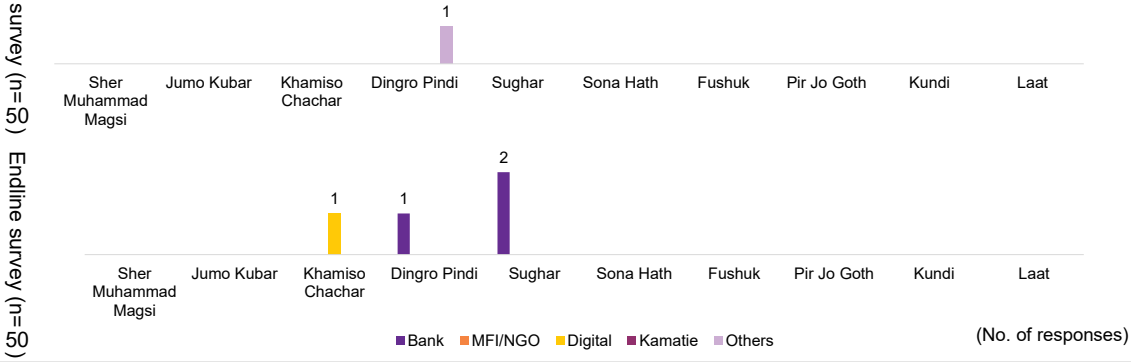
Payment of the respondents by BDG



The number of the samples using digital mobile apps for payment has increased in the endline survey.

22

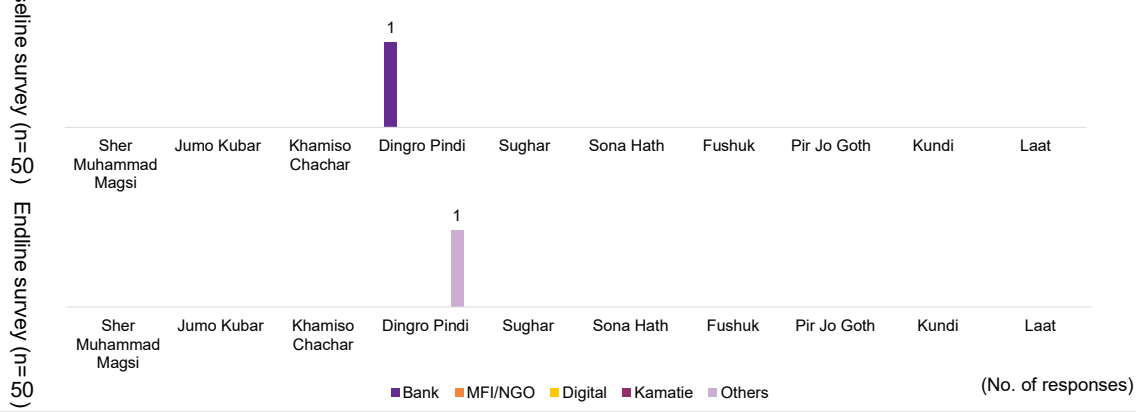
Remittance of the respondents by BDG



Three respondents (2 in Sughar and 1 in Dingro Pindi) answered that they use remittance service through bank, and one respondent in Khamiso Chachar use digital mobile apps for remittance in the endline survey.

23

Insurance of the respondents by BDG



The number of the respondents using insurance service is still limited in the endline survey.

24

Part 3
Home Based Work

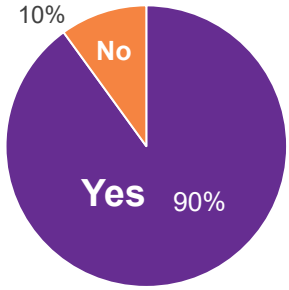
25

Summary

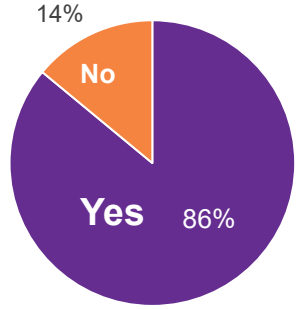
Cycle	1st cycle BDGs		2nd cycle BDGs	
Baseline/Endline	Baseline	Endline	Baseline	Endline
Earning from HBW in last 3 months	Average: 13,566 PKR Median: 9,000 PKR	Average: 12,302PKR Median: 8,000PKR	Average: 6,034 PKR Median: 3,750 PKR	Average: 15,482PKR Median: 8,250PKR
Perception of (1) Increase of income from HBW (2) Increase of sales channel	(1) N/A (2) N/A	(1) 96% (2) 94%	(1) N/A (2) N/A	(1) 90% (2) 86%
Business skills (1) Perception of improvement (2) Number of business skills acquired	(1) N/A (2) N/A	(1) 100% (2) 12 out of 13 skills	(1) N/A (2) 3 out of 13 skills	(1) 90% (2) 9 out of 13 skills

26

Do you think the income from HBW/ number of sales channels has increased, comparing to those before the Project?



Income from HBW



Number of sales channels

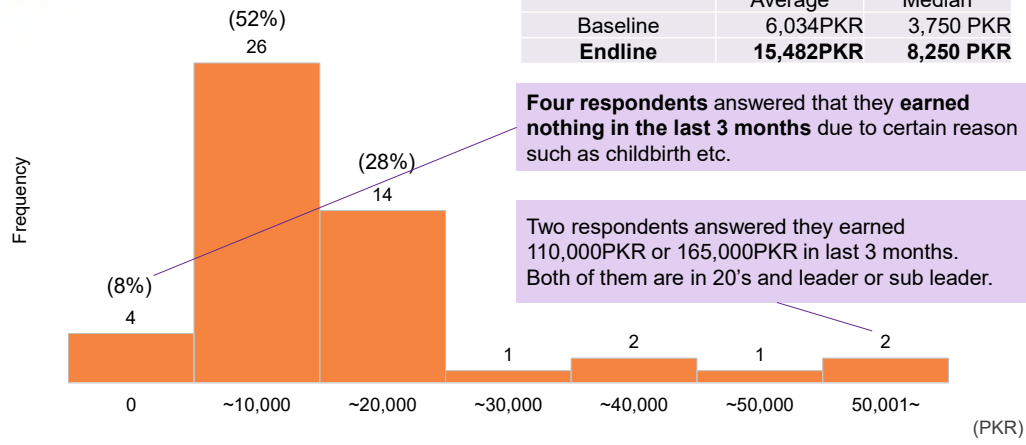
(n=50)

Most of the respondents think that both income from HBW and number of sales channels has increased after they participated in the Project activities.

27

How much did you earn from HBW in the last three months?

	Average	Median
Baseline	6,034PKR	3,750 PKR
Endline	**15,482PKR**	**8,250 PKR**



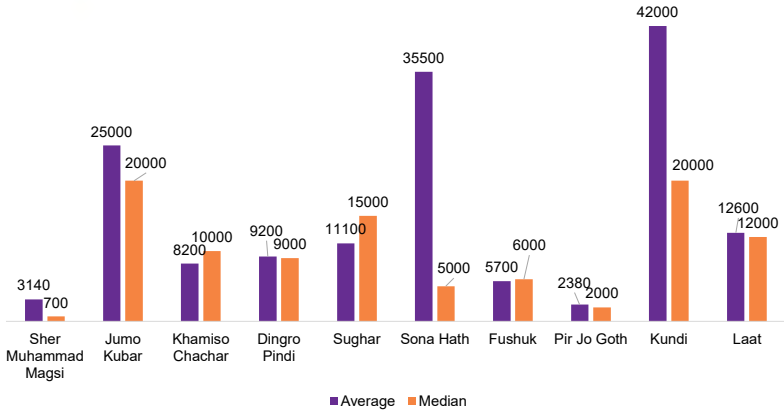
Four respondents answered that they **earned nothing in the last 3 months** due to certain reason such as childbirth etc.

Two respondents answered they earned 110,000PKR or 165,000PKR in last 3 months. Both of them are in 20's and leader or sub leader.

The average amount of earning in the last 3 months is 15,482PKR; the median is 8,250PKR. Most of the samples (88%) earned less than 20,000PKR and four respondents (8%) had no earning in last 3 months.

28

How much did you earn from HBW in the last three months? (by BDG)

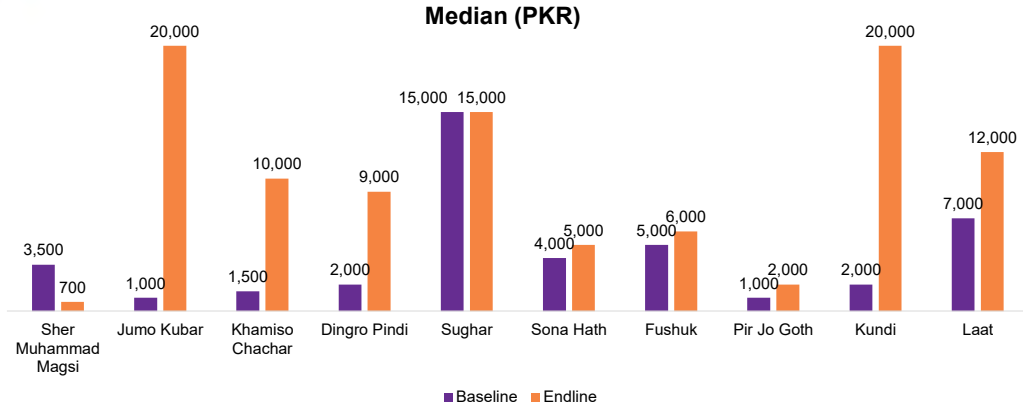


	Minimum	Maximum
Sher Muhammad Magsi	0	10,000
Jumo Kubar	18,000	40,000
Khamiso Chachar	2,000	15,000
Dingro Pindi	2,500	20,000
Sughar	0	20,000
Sona Hath	0	165,000
Fushuk	2,000	10,000
Pir Jo Goth	900	5,000
Kundi	10,000	110,000
Laat	1,000	32,000

Sher Muhammad Magsi has the lowest median (700PKR), followed by Pir Jo Goth (2,000PKR). Jumo Kubar and Kundi has the highest median (20,000PKR), followed by Sughar (15,000PKR).

29

How much did you earn from HBW in the last three months? (compared with baseline)



The median in Jumo Kubar and Kundi has drastically increased comparing with the amount in baseline survey. The next slide explains the background of these increase.

30

Box 2: Good practice in two BDGs

Case of Kundi: Starting new business

In Kundi, a stitching center has established under the leadership of the sub leader of BDG Kundi, using the loan from SRSO. Nowadays, the center create the employment and about hundred women are working at the center and started getting income. The center has been receiving multipole orders from companies, villages and SRSO.

According the result of endline survey, this BDG showed the positive results on the increase of income as well as savings, recording income and expenditure, and number of support resources.

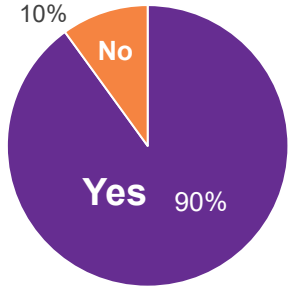
Case of Jumo Kubar: Improvement of existing business

In Jumo Kubar, the main income source is livestock before starting Light-F activities. After BDG members received the 'Hygiene' session, they started applying what they learned and improved the environment. As a result, they become able to keep the livestock in good condition. In addition, they also make use of the learning from 'Cost and benefit' session and improved their livestock management system.

This result implies that the Light-F session is useful for improving the existing business.

31

Do you think your business skills have improved comparing to the skills before the Project?

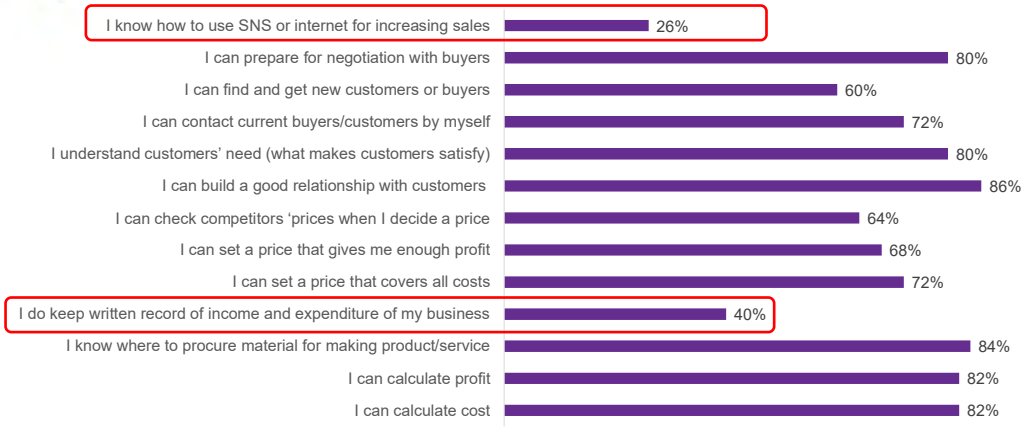


(n=50)

Most of the respondents think that their business skills have improved after they participated in the Project activities.

32

Business skills



More than 60% of the respondents answered that they acquired these business skills, except for (1) keeping written record of income and expenditure (40%) and (2) how to use SNS/Internet (26%).

33

Business skills (average no. of skill by BDG)

The average number of business skill among 10 BDGs is 9.0 in endline survey, which has increased 6.0 skills comparing from the baseline survey. Comparing to other BDGs, the number of acquired business skills is relatively low in Sona Hath (5.2) and Jumo Kubar (5.4).

34

Part 4

Knowledge about support resources

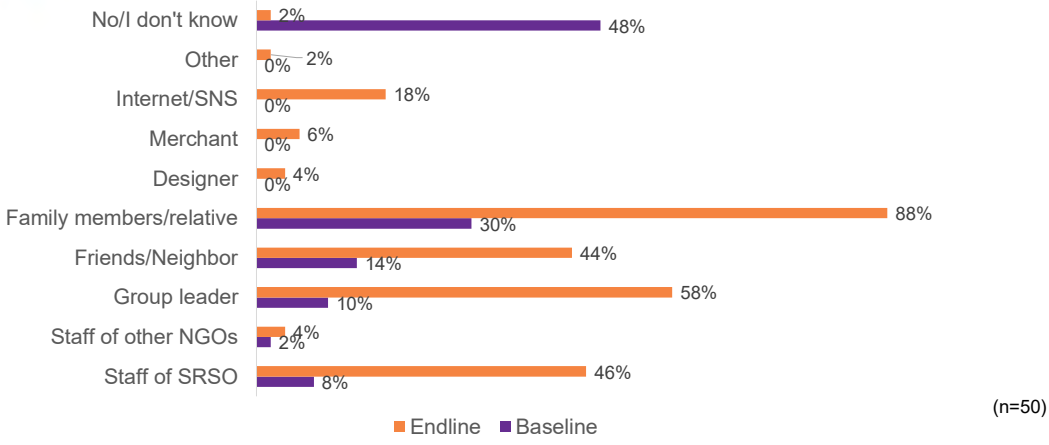
35

Summary

Cycle		1st cycle BDGs		2nd cycle BDGs	
Baseline/Endline		Baseline	Endline	Baseline	Endline
Average Number of variety of support resources	Technical problem	2.26	3.66	0.64	3.56
	Financial problem	1.58	2.98	0.48	2.70
	Lack of any other information	1.10	3.64	0.52	2.44
	Total	2.74	4.71	1.64	3.56
Average Number of family members that respondents shared their learning	Life management	N/A	2.8 per person	N/A	3.2 per person
	Income generation	N/A	2.8 per person	N/A	3.2 per person

36

Which organizations or persons do you think support you? (Technical problem)

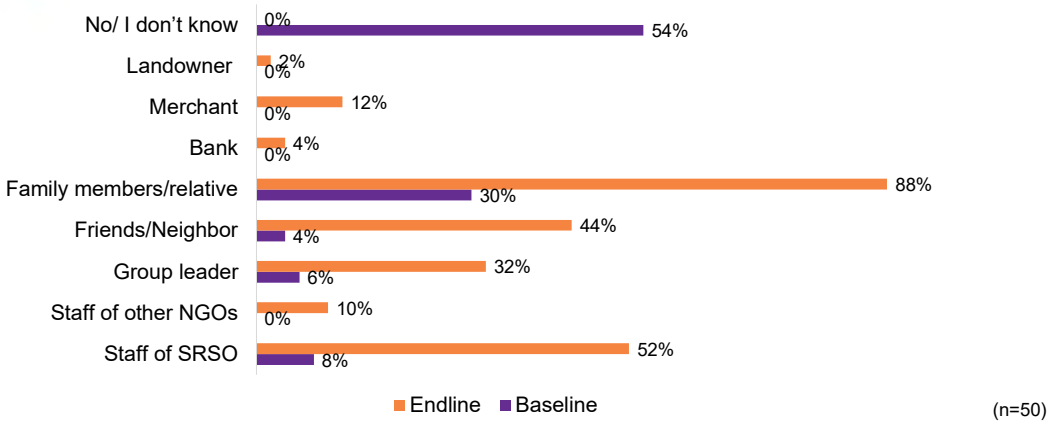


(n=50)

About half of the respondents didn't have the support organizations/persons in the baseline survey. The respondents became toconsult about their technical problems with family member/relative (88%), group leader (58%) and SRSO staff (46%) in the endline survey.

37

Which organizations or persons do you think support you? (Financial problems)

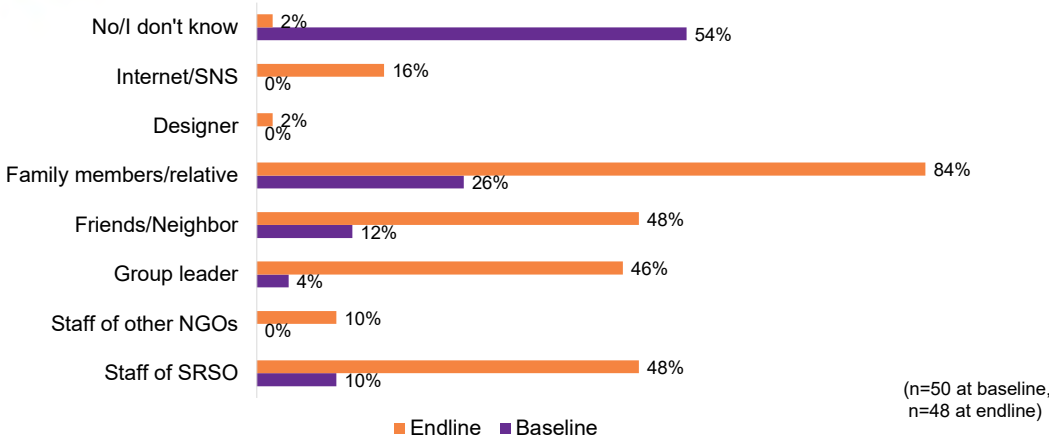


(n=50)

More than half of the respondents didn't have the support organizations/persons in the baseline survey. The respondents became to consult about their financial problems with family member/relative (88%), SRSO staff (52%) and friends/neighbor(44%) in the endline survey.

38

Which organizations or persons do you think support you? (Lack of any other information)



(n=50 at baseline, n=48 at endline)

More than half of the respondents didn't have the support organizations/persons in the baseline survey. The respondents became to consult about lack of information with family member/relative (84%), SRSO staff and friends/neighbor (48%) and group leader (46%) in the endline survey.

39

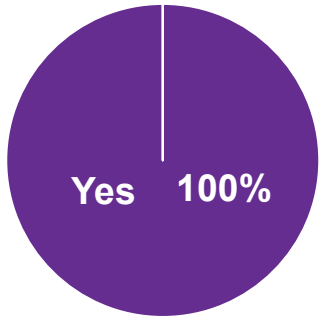
Which organizations or persons do you think support you? (Variety by BDGs)

	Average number of variety (ALL)	Average number of variety (technical)	Average number of variety (financial)	Average number of variety (Other infomation)
Sher Muhammad Magsi	**3.60**	2.60	2.40	2.20
Jumo Kubar	**4.00**	3.00	3.20	2.80
Khamiso Chachar	**3.40**	2.20	2.40	2.20
Dingro Pindi	**3.40**	2.20	2.40	2.40
Sughar	**4.00**	3.40	2.40	2.80
Sona Hath	**3.40**	2.20	2.40	2.80
Fushuk	**2.80**	2.80	2.40	2.40
Pir Jo Goth	**2.80**	2.60	1.80	2.20
Kundi	**4.80**	3.40	3.20	3.00
Laat	**3.40**	2.60	1.80	2.60
Total	**3.56**	2.70	2.44	2.54

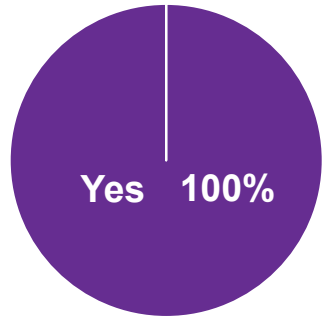
Majority of the sample became to have 2 or 3 knowledge resources in each problem in the endline survey. The respondents in Kundi and Jumo Kubar tend to have more support resources (4.80 in Kundi and 4.00 in Jumo Kubar) than other BDG members.

40

Have you ever shared what you learned with your family?



Life management activities



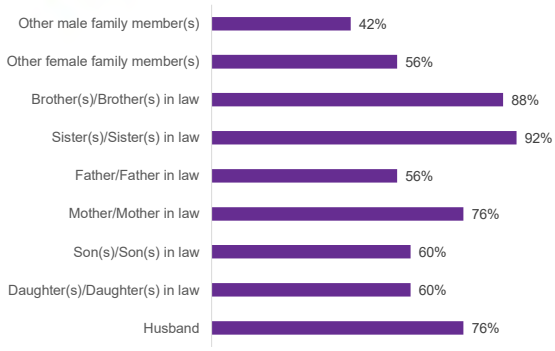
Income generation activities

(n=50)

All respondents have shared what they learned in life management activities as income generation activities with their family members.

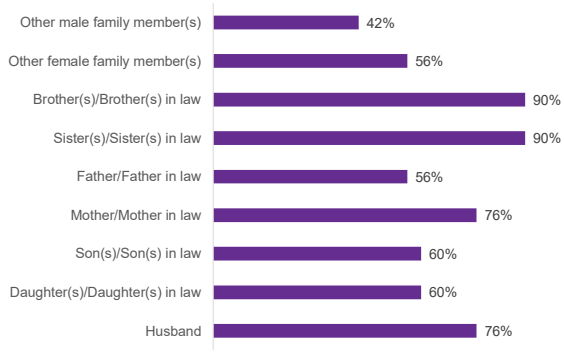
41

Have you ever shared what you learned with your family? (no of respondents)



Life management activities

(n=50)



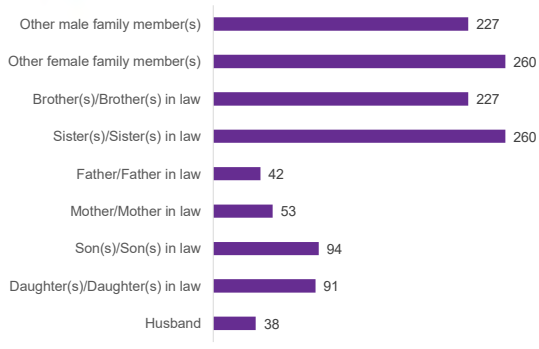
Income generation activities

(n=50)

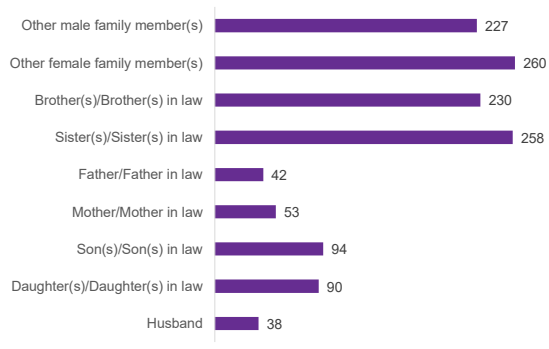
The respondents mainly shared what they learned with their sisters/sisters in law (LM: 92%, IG90%), brothers/brothers in las (LM: 88%, IG: 90%), husband and mother/mother in law (LM:76%, IG:76%).

42

Have you ever shared what you learned with your family?(total number)



Life management activities

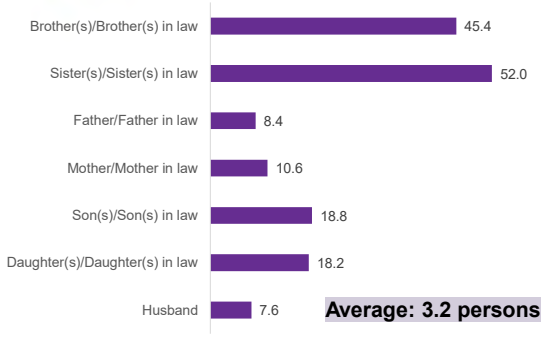


Income generation activities

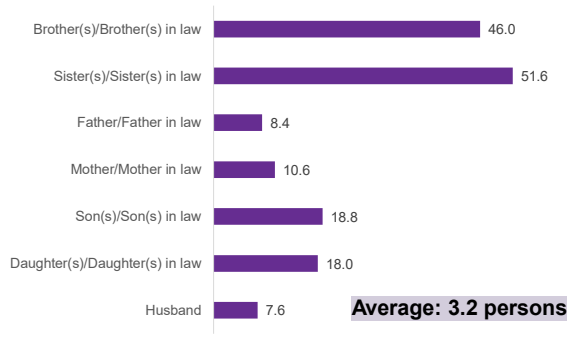
The respondents tend to share with their family members about what they learned in both life management and income generation activities.

43

Have you ever shared what you learned with your family?(average)



Life management activities



Income generation activities

* To focus on the family members near respondents, the number of 'other female/male family members' was excluded in this calculation.

Considering the difference of the number of family members, the average number of family member that the respondents shared their learning with was calculated by each category and BDG. The average number of the family member that the respondents shared what they learned is 3.2 persons per sample both in LM and IG.

44

Part 5

Perception about women employment

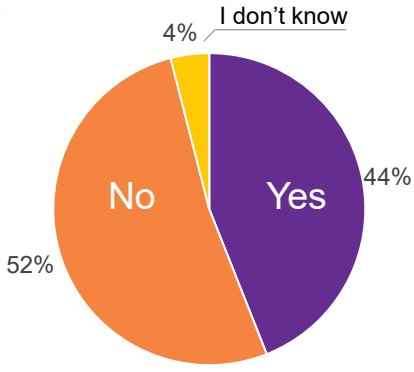
45

Summary

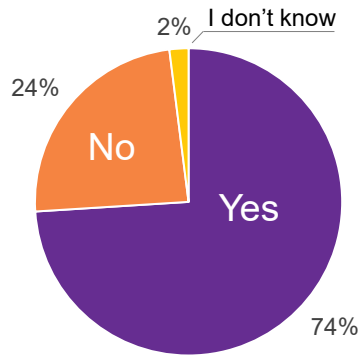
Cycle	1st cycle BDGs		2nd cycle BDGs	
Baseline/Endline	Baseline	Endline	Baseline	Endline
Family members agree about women formal employment or not	Yes (Agree): 50%	Yes (Agree): 67%	Yes (Agree): 44%	Yes (Agree): 74%
Family member disagree about women formal employment (Top 3)	1. Husband: 56% 2. Brother/brother in law: 44% 3. Father/father in law: 40%	1. Husband 60% 2. Brother/brother in law 40% 2. Father/farther in law 40%	1. Husband: 81% 2. Brother/brother in law: 23% 3. Father/father in law: 19%	1. Brother/brother in law 77% 2. Husband 54% 3. Father/father in law 38%

46

Do you think your family members agree about women formal employment?



Baseline survey (n=50)

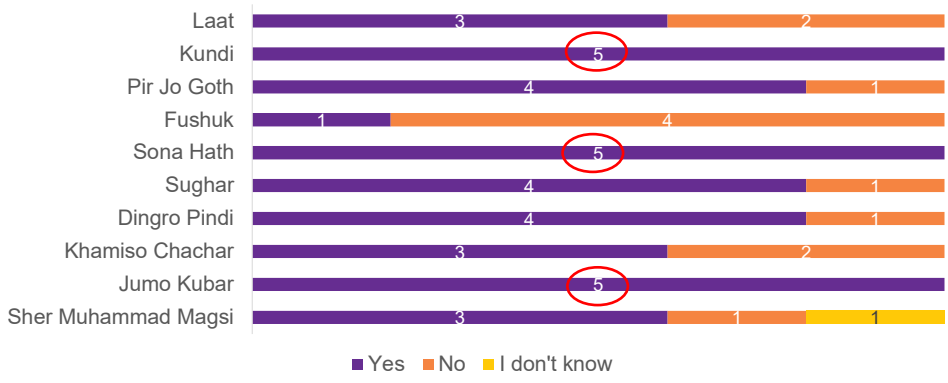


Endline survey (n=50)

The percentage of the family that agree about women formal employment has increased from 44% to 74%.

47

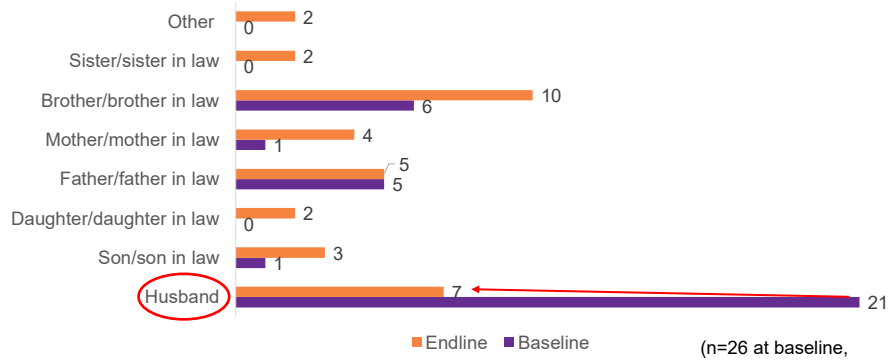
Do you think your family members agree about women formal employment? (by BDG)



All respondents from Jumo Kubar, Sona Hath and Kundi showed positive tendency about women formal employment, while most of the respondents in Fushuk showed a negative tendency.

48

Which family members disagree about women formal employment? (multiple choice possible)

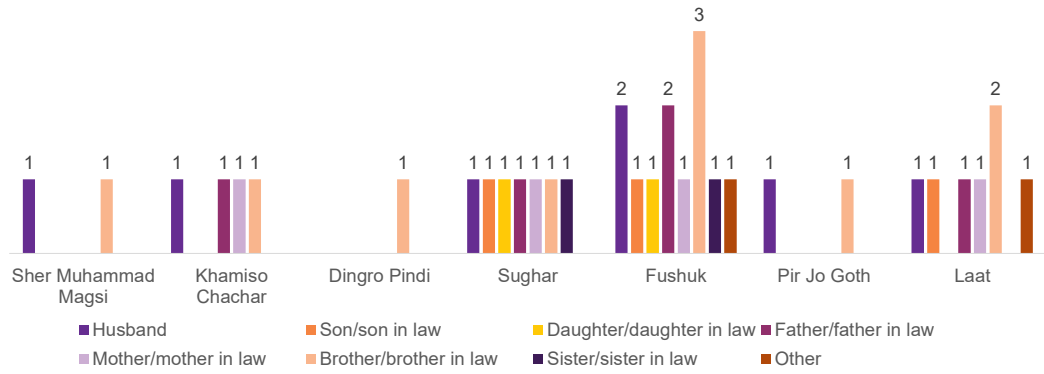


(n=26 at baseline,
n=12 at endline
Respondents' family members disagree about women formal employment)

Compering to the baseline survey, the respondents who think husband disagree about women formal employment has significantly decreased in the endline survey.

49

Which family members disagree about women formal employment? (by BDG) (multiple choice possible)



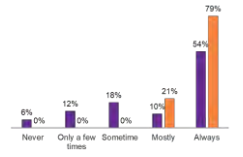
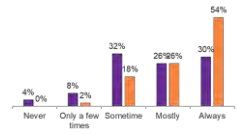
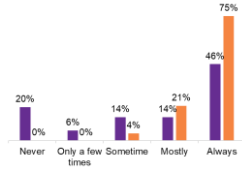
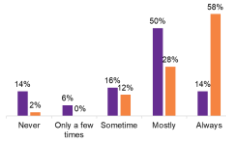
Fushuk, Sughar and Laat tends to have more family members who disagree about women formal employment, comparing to other BDGs.

50

Part 6
Autonomy of women

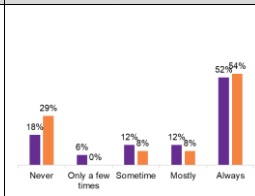
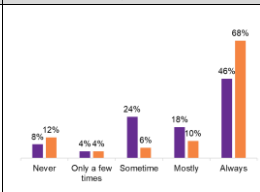
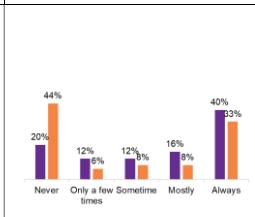
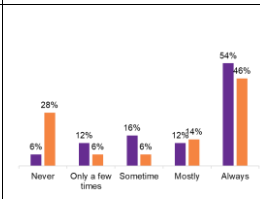
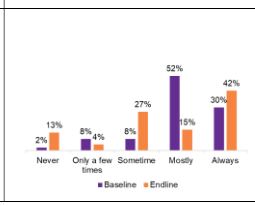
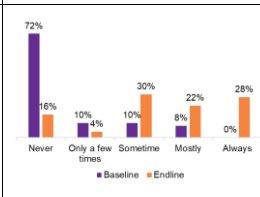
51

Summary (1)

Cycle	1st cycle BDGs	2nd cycle BDGs
Do you make decision about purchase of goods for families?		
Do you join in decision making about education of children?		

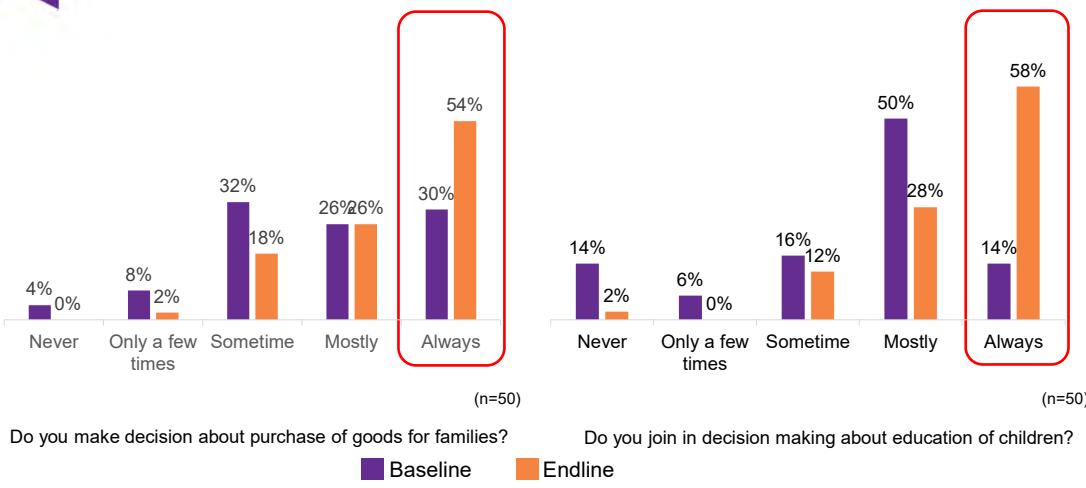
52

Summary (2)

Cycle	1st cycle BDGs	2nd cycle BDGs
Do you need permission of family members to go to market?		
Do you need permission of family members to visit your families/friends?		
Do you think you can change the course of your life with your own will?		

53

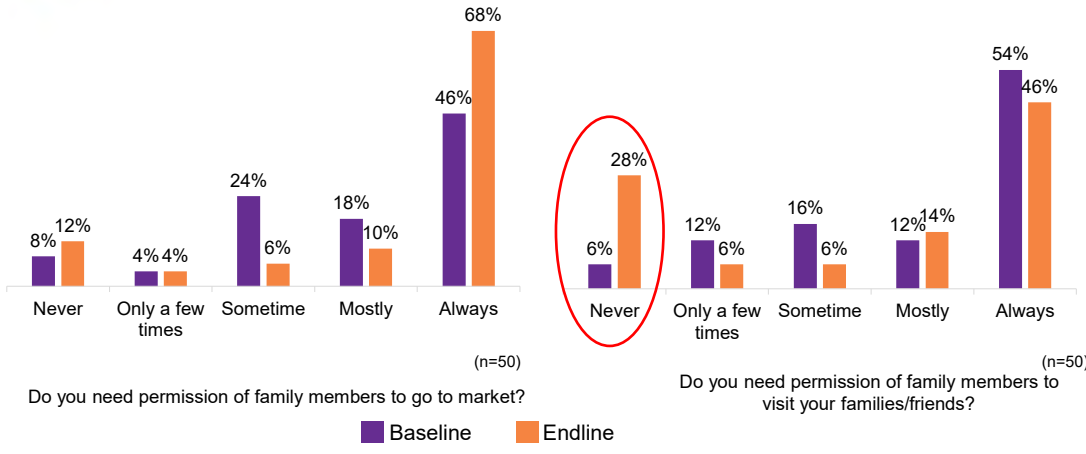
Autonomy



The percentage of the respondents who have autonomy in purchase of goods and decision making about education has increased.

54

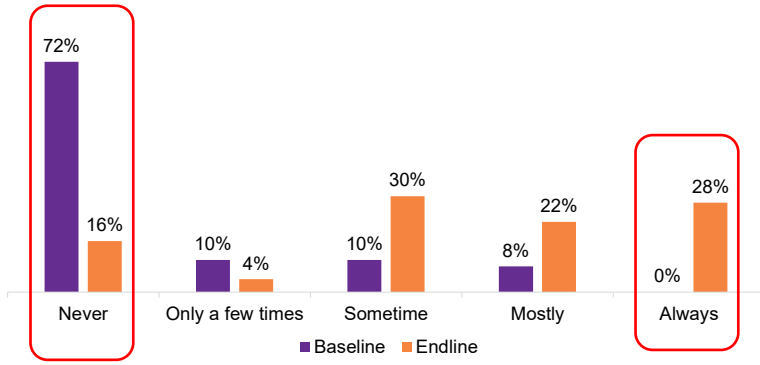
Autonomy



There was still tendency of the necessity of getting family permission to go out, especially to market, in the endline survey. On the other hand, the percentage of the respondents who never need permission to visit families/friends has increased from 6% to 28%.

55

Autonomy



(n=50)

Do you think you can change the course of your life with your own will?

The number of the respondents who answered they can “always” change their life course with their own will has increased from 0% to 28%, beside the number of those answered “never” has also decreased from 72% to 16%.

56

Data of PDM indicators

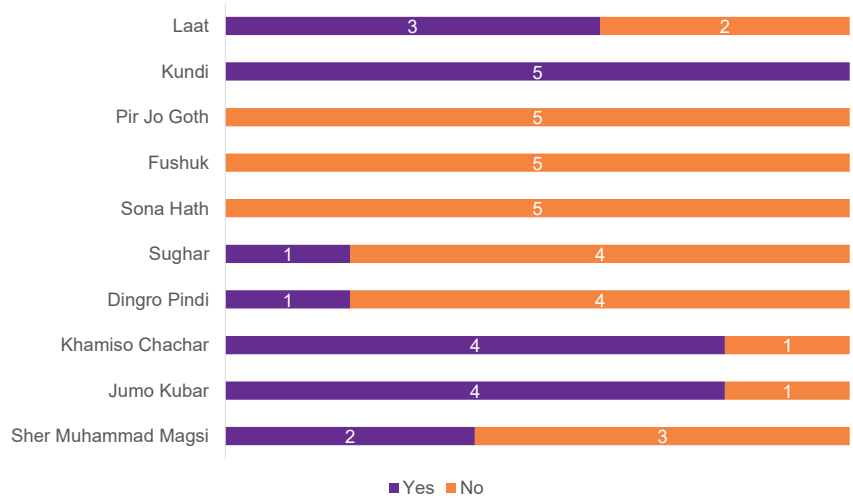
57

PDM indicators

Output	Indicators	2nd cycle BDGs (January 2022)	2nd cycle BDGs (February 2023)
Output 2	2-2 No. of FHBWs who record their own income and expenditure is increase to 25%	• FHBW: 0 (0%)	• FHBW: 20 (40%)
Output 3	3-1 No. of target FHBWs who save income from HBW is increased to 85%	• FHBW: 37 (74%)	• FHBWs: 47 (94%)
Output 4	4-1 50% of FHBWs increased earnings from HBW.	<Earning in last 3 months> • Average: 6,034PKR • Median: 3,750PKR	• FHBWs: 45 (90%) <Earning in last 3 months> • Average: 15,482PKR • Median: 8,250PKR
	4-2 70% of target FHBWs improved their business skills.	• Average: 3 out of 13 business skills	• FHBWs: 45 (90%) • Average: 9 out of 13 business skills
	4-3 No. of support resource that target FHBWs can access is increased to 4.00.	<Average> • Total (all): 1.64 - Technical problems: 0.64 - Financial problems: 0.48 - Lack of other information: 0.52	<Average> • Total (all): 3.56 - Technical problems: 2.70 - Financial problems: 2.44 - Lack of other information: 2.54

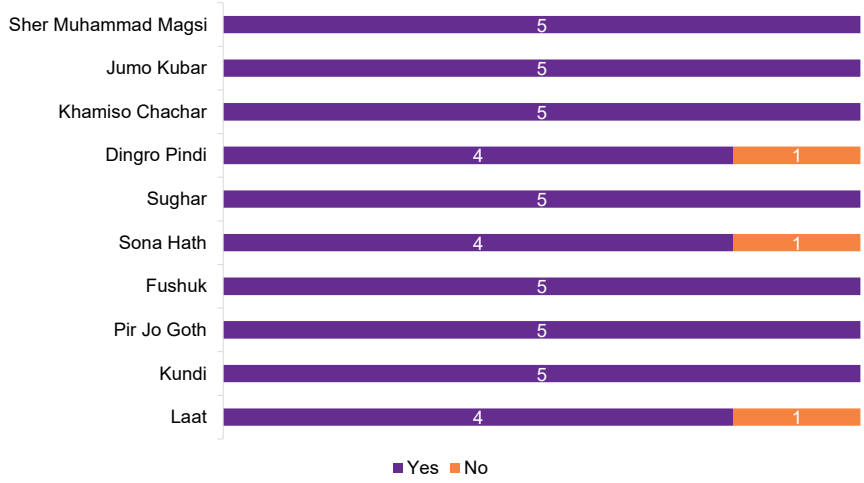
58

2-2 Number of FHBWs who record Their incomes and expenditures



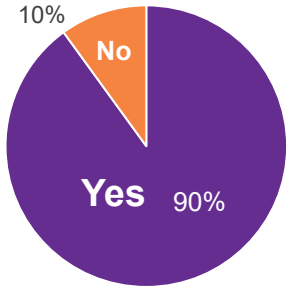
59

3-1 Number of FHBWs who save income from HBW



60

4-1 50% of FHBWs increased earnings from HBW



(n=50)

Income from HBW in the last three months

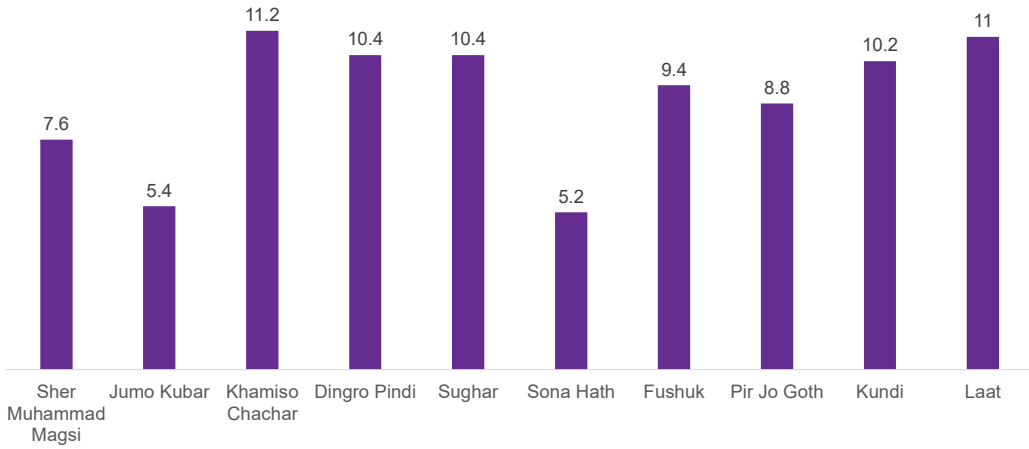
	Average	Median
Baseline	6,034PKR	3,750 PKR
Endline	**15,482PKR**	**8,250 PKR**

<Reference: data of 1st cycle BDGs>

	Average	Median
Baseline	13,566PKR	9,000 PKR
Endline	12,302PKR	8,000 PKR

61

4-2 Number of target FHBWs' business skills



62

4-3 Number of support resources the FHBWs can access (average by BDG)

	Average number of variety (ALL)	Average number of variety (technical)	Average number of variety (financial)	Average number of variety (Other infomation)
Sher Muhammad Magsi	3.60	2.60	2.40	2.20
Jumo Kubar	4.00	3.00	3.20	2.80
Khamiso Chachar	3.40	2.20	2.40	2.20
Dingro Pindi	3.40	2.20	2.40	2.40
Sughar	4.00	3.40	2.40	2.80
Sona Hath	3.40	2.20	2.40	2.80
Fushuk	2.80	2.80	2.40	2.40
Pir Jo Goth	2.80	2.60	1.80	2.20
Kundi	4.80	3.40	3.20	3.00
Laat	3.40	2.60	1.80	2.60
Total	3.56	2.70	2.44	2.54

63

LIGHT-F
Livelihood Improvement for Growth and Transformation of the Female

Results of baseline survey in STEVTA (GVI, Sukkur)

April, 2022

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

Contents

Part 1 Basic profile	P. 3
Part 2 Financial activities	P. 12
Part 3 Business skills	P. 20

1

Outline of the survey

Survey method	Questionnaire interview
Survey size	63 students in one-year dress making course
Date of survey	9 Mar – 14 Mar, 2022
Other	• Seven teachers conducted this survey. • The interviewed students should be tracked throughout the project period, and be interviewed again by the endline survey.

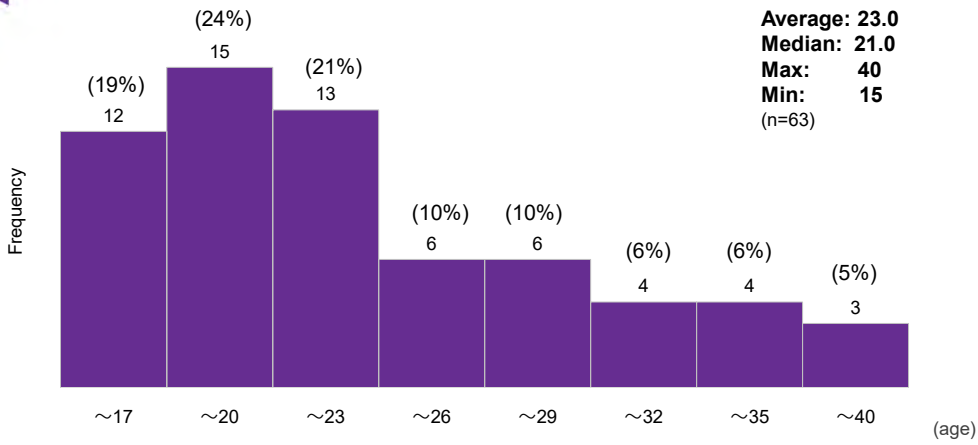
2

Part 1

Basic profile

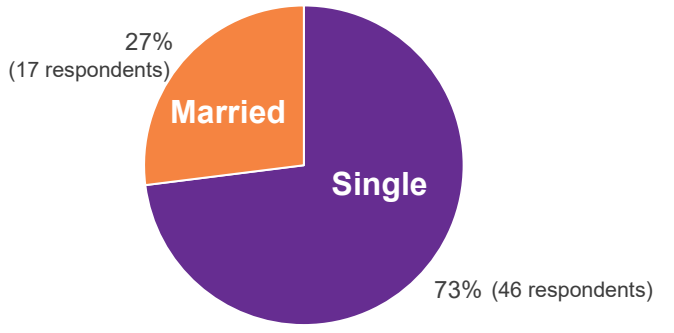
3

Age distribution



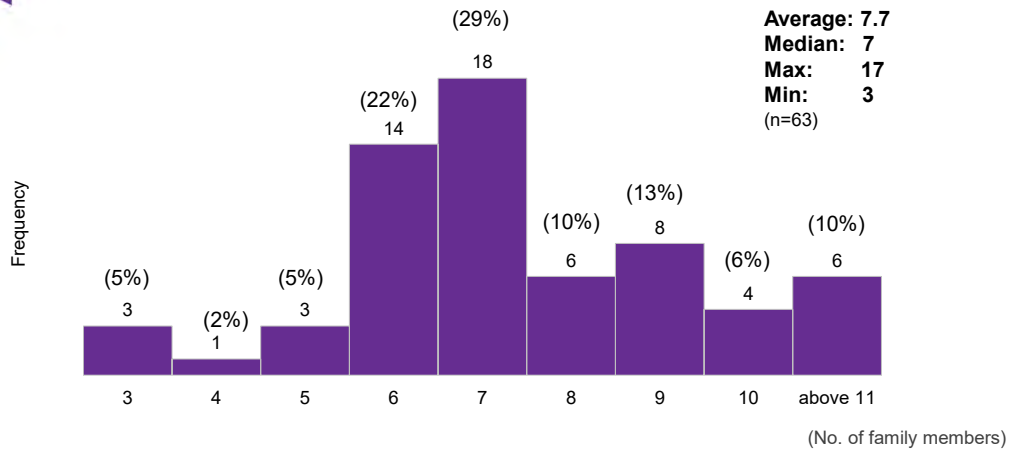
The average age of the respondents is 23.0. 84% of the respondents is under 30.

Marital status



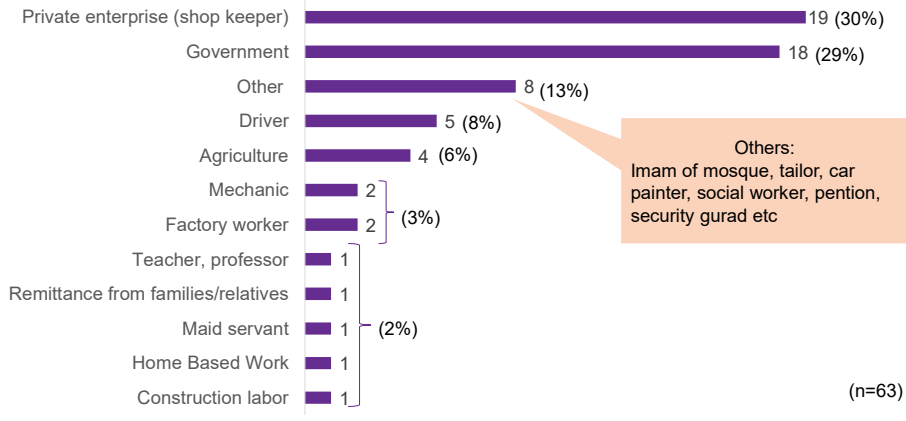
Most of the sample are single (73%), followed by those who are married (27%).

Family members



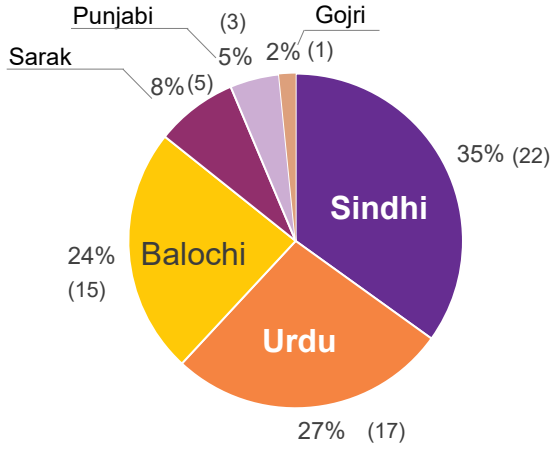
The average family size is 7.7; the minimum size is three, and the maximum size is 17.

Prime mean of livelihood



"Private enterprise (shop keeper)" is the highest proportion (30%), followed by "Government" (29%), "Other" (13%), "Driver" (8%), and "Agriculture" (6%).

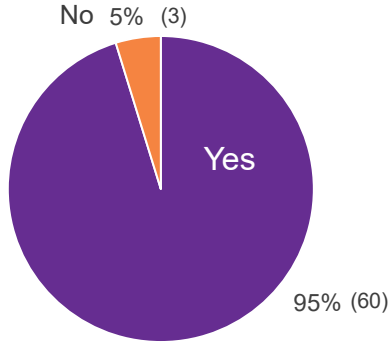
Mother tongue



(n=50)

"Sindhi" is the highest proportion (35%), followed by "Urdu" (27%), "Balochi" (24%), "Sarak" (8%), "Punjabi" (5%) and "Gojri" (2%).

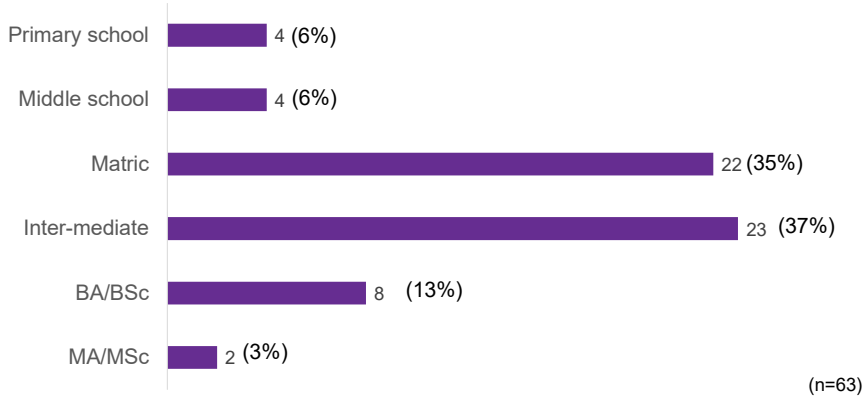
Do you speak Urdu?



(n=63)

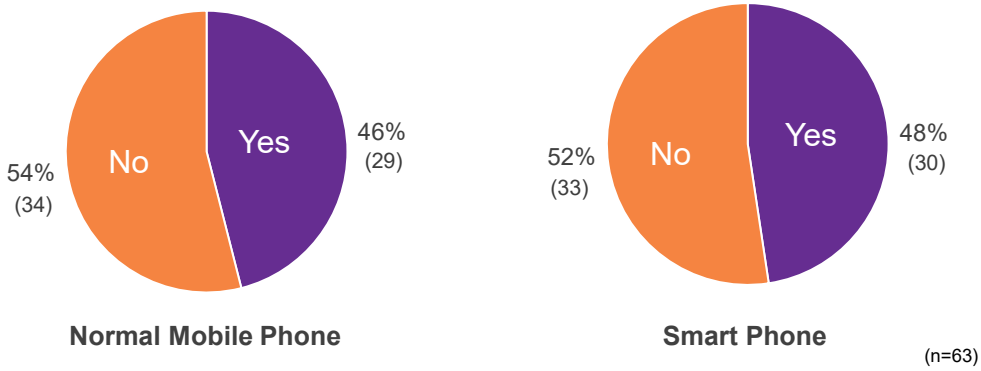
Most of the samples (95%) speaks Urdu; Only three respondents (5%) do not, and their mother tongue is Balochi.

Final educational status of the respondent



"Inter-mediate" is the highest proportion (37%), followed by "Matric" (35%), "BA/BSc" (13%). There are two respondents who have finished MA/MSc.

Do you have a mobile phone that you can use when necessary?



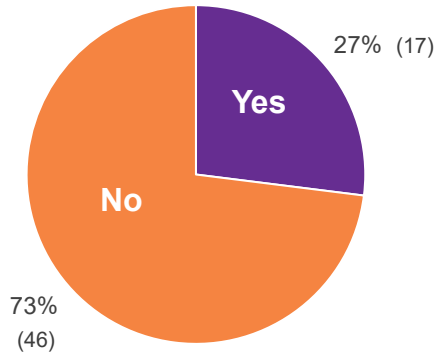
Almost half the samples has access to normal mobile phone (46%) as well as smart phone (48%). 19 respondents (30%) have both access to normal mobile phone and smart phone. On the contrary, 23 respondents (37%) neither have access to normal mobile phone nor smart phone.

Part 2

Financial activities

12

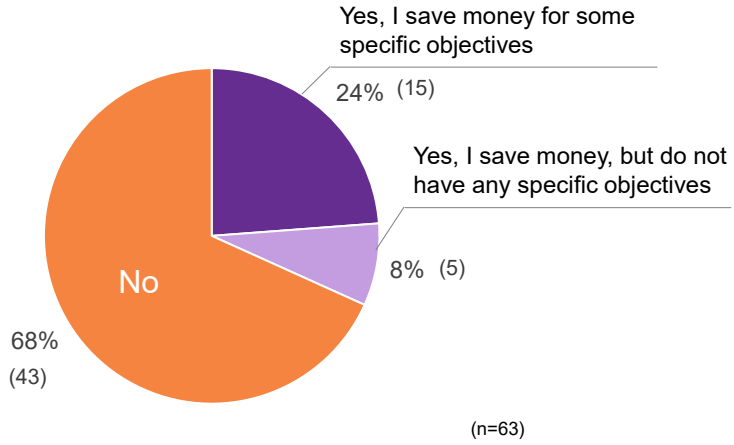
Do you have your own saving plan?



(n=63)

Approximate one-fourth (27%) of the samples responded that they have their own saving plan.

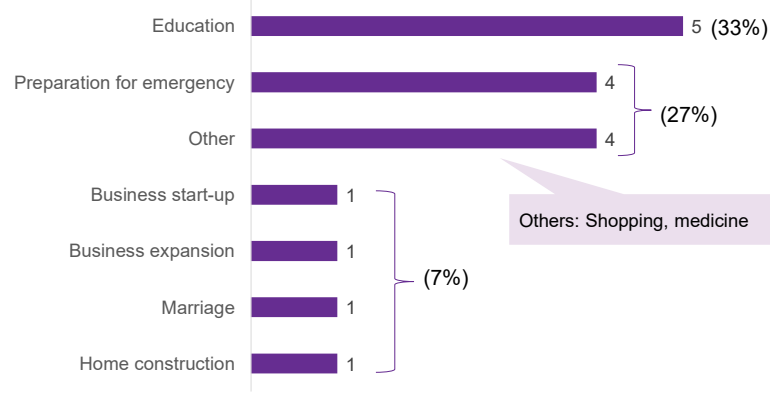
Do you save money for any specific objectives?



(n=63)

Approximate one-third of the samples save money; 24% of them have some specific objectives and 8% do not have any specific objectives.

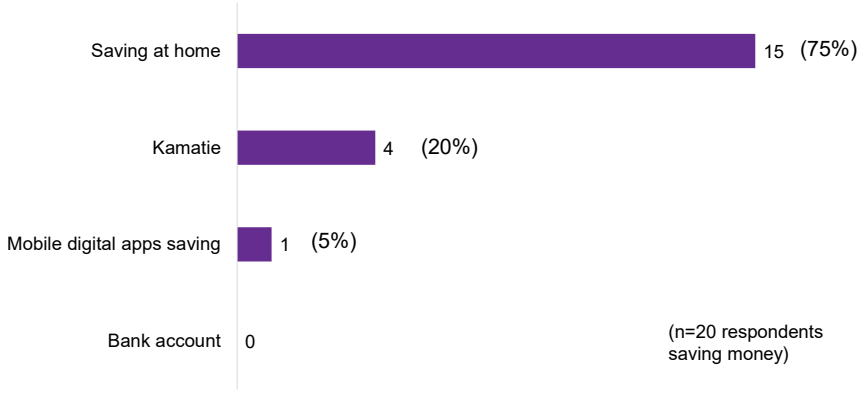
What are main purposes of saving money?
(multiple choice possible)



(n=15 respondents saving money with specific objectives)

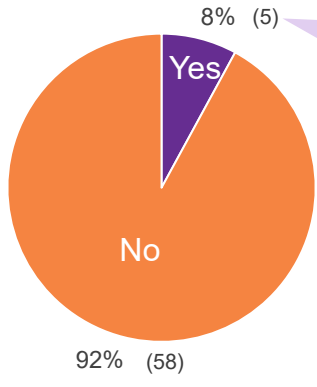
The prevalent purpose of saving money is “education” (33%), followed by “preparation for emergency” and “other” (27% each).

What are main means of saving money?
(multiple choice possible)



Most of the respondents answered that they are saving at home (75%), followed by “Kamatie” (20%). Only one respondent is using “mobile digital apps saving”.

Do you keep regularly writing records of income and expenditure?

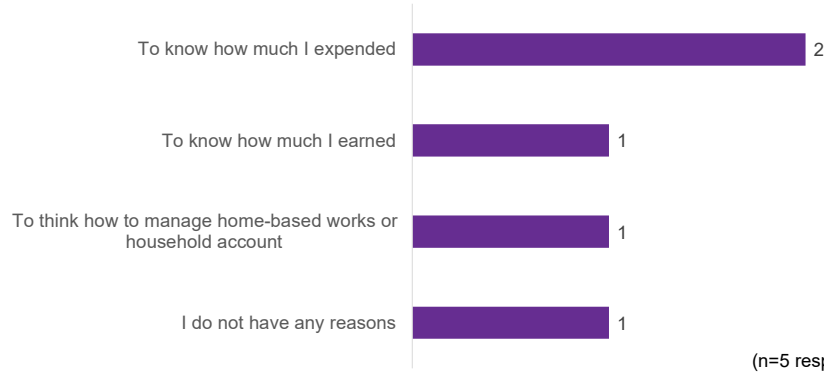


- Age: 21 – 34
- Education: Matric (1), Inter-mediate (2), BA/BSc (1), MA/MSc (1)
- Four of them save money.
- At least two of them are working (HBW and shop keeper).

(n=63)

Most of the respondents does not keep regularly writing records of income and expenditure. There are only five respondents do keep regularly writing records.

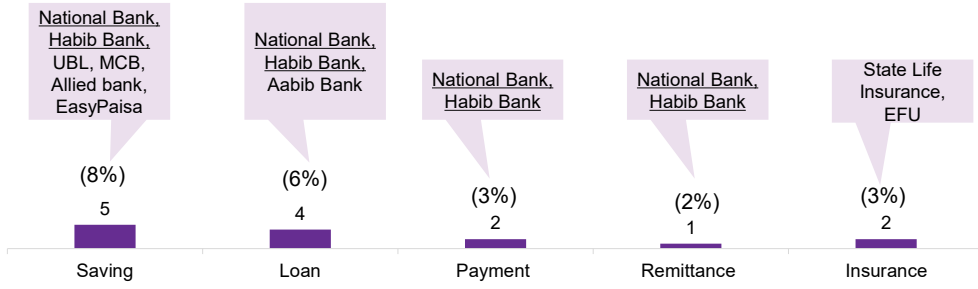
What reason is that you keep writing records?
(multiple choice possible)



(n=5 respondents who keep writing records)

Four respondents keep writing records of their income and expenditure for certain reasons; one respondent does not have any reasons.

Formal financial services that respondents know



(n=63)

(No. of respondents who know formal financial services)

A few respondents know formal financial services. As specific financial institutions in saving, loan, payment, and remittance, the respondents listed up National Bank and Habib Bank and so on.

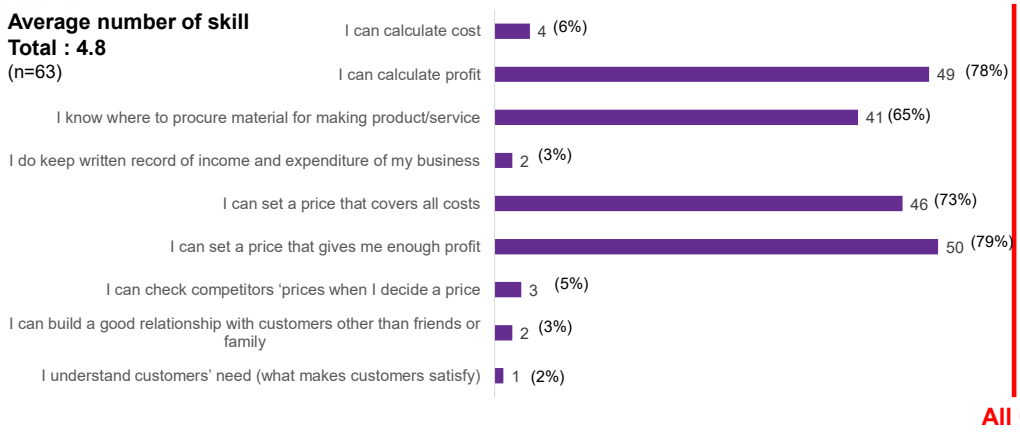
Part 3

Business skills

20

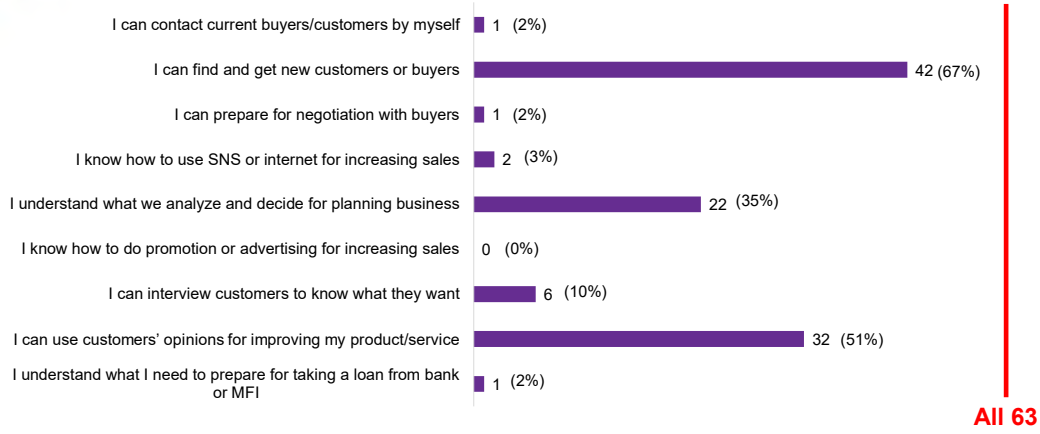
Business skills (1) (No. of Yes response)

Average number of skill
Total : 4.8
(n=63)



Although most of the respondents seem not to operate business, they showed positive response in the several business skills, such as calculation of profit, setting price considering costs/profit. These questions are calculation problems, therefore, they could answer properly if they have certain level of educational background.

Business skills (2) (No. of Yes response)



Getting new customers, improvement of product/service based on customers, and planning business also shows positive response compared to other skills. These questions are multiple choice questions and some respondents could think logically, so that they could select proper answer. Most of the respondents don't have experience of communication/negotiation with customers/buyers.

Attachment 17: Results of Endline Survey - STEVTA

LIGHT-F
Livelihood Improvement for Growth and Transformation of the Female

Results of endline survey in STEVTA (GVI, Sukkur)

April, 2023

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

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Part 2 Financial activities	P. 8
Part 3 Business skills	P. 16
Part 4 Business planning and implementation	P. 19
Part 5 Analysis 1 -Relationship between attendance rate and basic profile-	P. 23
Part 6 Analysis 2 -Relationship between attendance rate and learning outcomes-	P.30

1

Outline of the survey

Survey method	Questionnaire interview
Survey size	49 students in one-year dress making course
Date of survey	15 Mar – 31 Mar, 2023
Other	• STEVTA GVIG teachers conducted this survey. • Among 63 students interviewed in the baseline survey, 14 of them were not able to be interviewed in the endline survey, because some of them have stopped participating in the activities, others have moved and so on.

2

Part 1

Basic profile

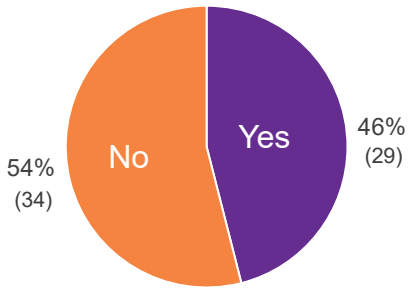
3

Basic profile in the Baseline survey

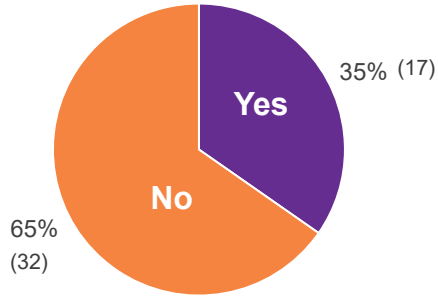
Category	Baseline data
Age	Average: 23, Median: 21 Max: 40, Min: 15
Marital status	Single (76%), Married (27%)
Family members	Average: 7.7, Median: 7 Max: 17, Min: 3
Prime mean of livelihood (Top 3)	1. Private enterprise (including shop keeper): 30% 2. Government: 29% 3. Other (Imam of mosque, tailor, car painter, social worker, pension, security guard etc) : 13%
Mother tongue (Top 3)	1. Sindhi: 35% 2. Urdu: 27% 3. Balochi: 24%
Educational background	1. Intermediate: 37% 2. Matric: 35% 3. BA/BSc: 13%

4

Do you have a normal mobile phone that you can use when necessary?



Baseline survey (n=63)

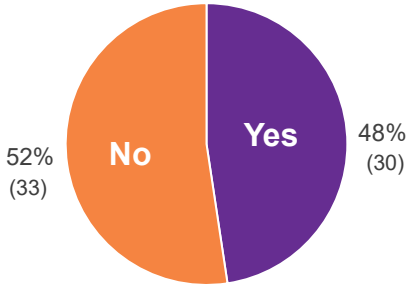


Endline survey (n=49)

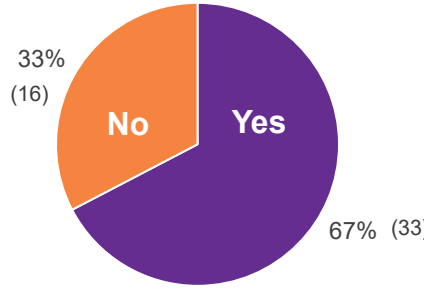
The percentage of the respondents who have access to a normal mobile phone has decreased in the endline survey.

5

Do you have a smart phone that you can use when necessary?



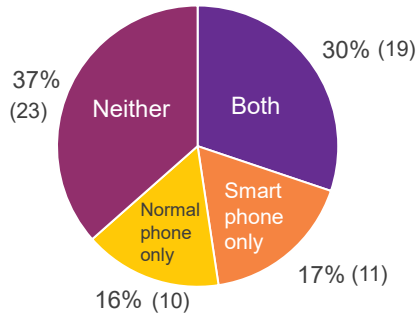
Baseline survey (n=63)



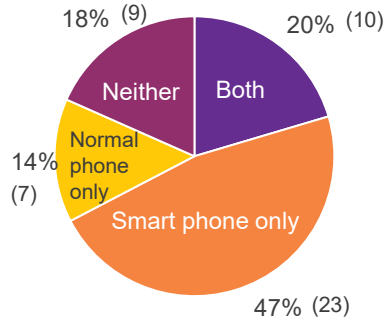
Endline survey (n=49)

The percentage of respondents who have access to a smartphone has increased by approximately 20%. This suggests that the students became more interested in smartphones after receiving the digital marketing session.

Do you have a mobile phone that you can use when necessary? (normal mobile phone/smart phone)



Baseline survey (n=63)



Endline survey (n=49)

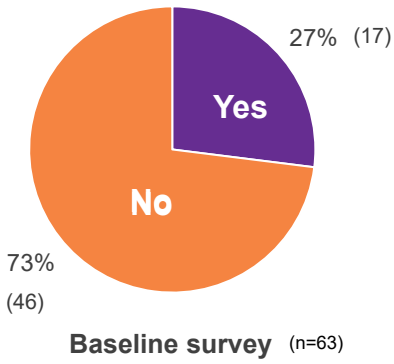
The percentage of respondents who have access to neither a smartphone nor a normal mobile phone has decreased by approximately 20%. In the endline survey, 67% of the respondents answered that they have access to a smartphone.

Part 2

Financial activities

8

Do you have your own saving plan?



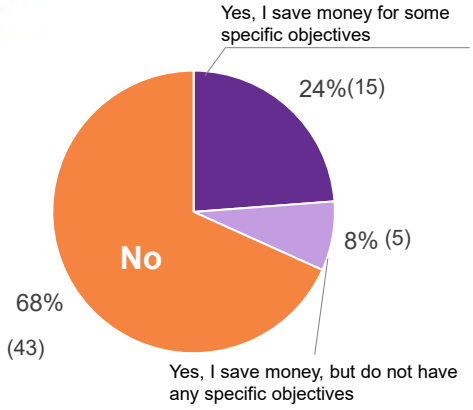
Baseline survey (n=63)

Endline survey (n=49)

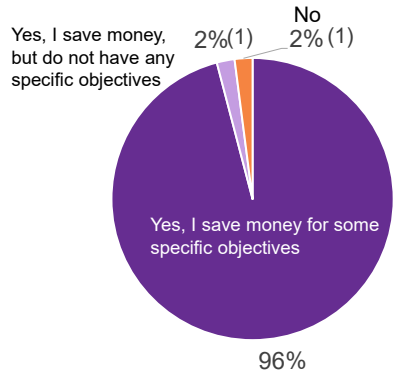
Almost all respondents have their own savings plan. The respondent who answered "No" said that she uses the booklet (Boond Boond Dariya) not for herself, but for her mother-in-law.

9

Do you save money for any specific objectives?



Baseline survey (n=63)

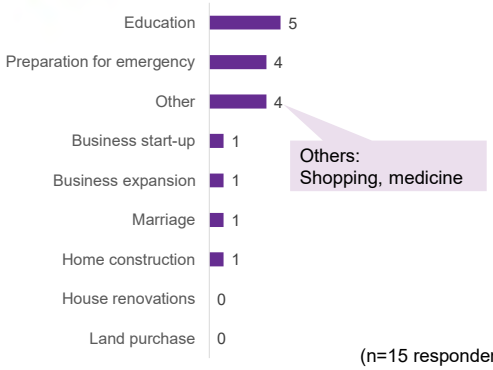


Endline survey (n=49)

Almost all respondents save money for specific objectives in the endline survey.

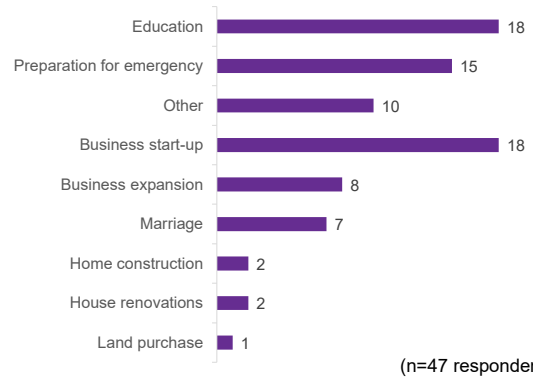
10

What are main purposes of saving money?
(multiple choice possible)



Baseline survey

(n=15 respondents saving money with specific objectives)



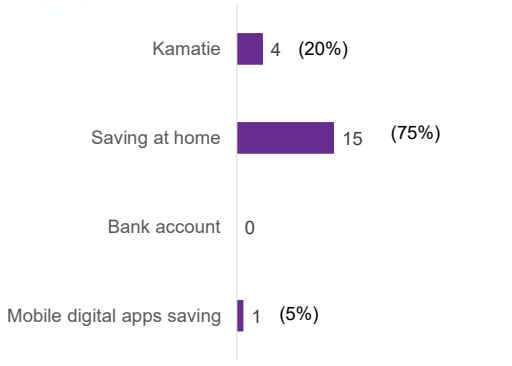
Endline survey

(n=47 respondents saving money with specific objectives)

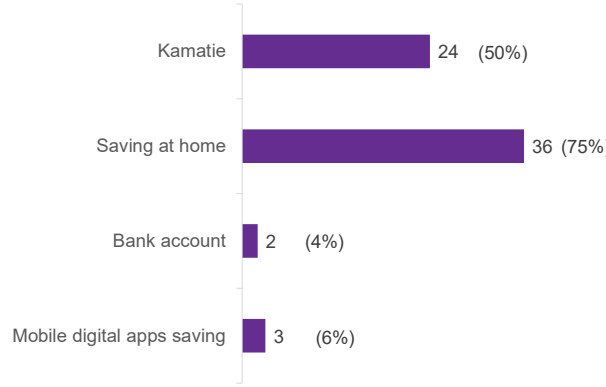
In the endline survey, the number of respondents who answered they were saving for "business start-up" has drastically increased. About half of the respondents chose "business start-up" and/or "business expansion" as their objectives for saving.

11

What are main means of saving money?
(multiple choice possible)



Baseline survey (n=20 respondents saving money)

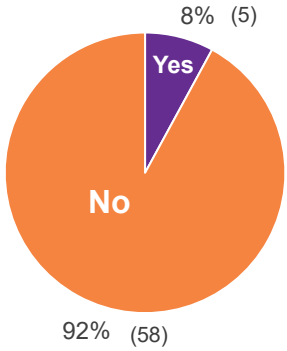


Endline survey (n=48 respondents saving money)

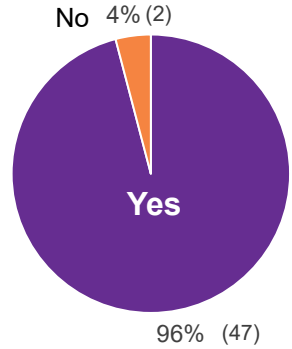
75% of the respondents were saving money at home in both the baseline and endline surveys. In the endline survey, the number of respondents using "Kamatie" has increased, and a few of them started using "bank accounts" or "mobile digital apps" for saving.

12

Do you keep regularly writing records of income and expenditure?



Baseline survey (n=63)



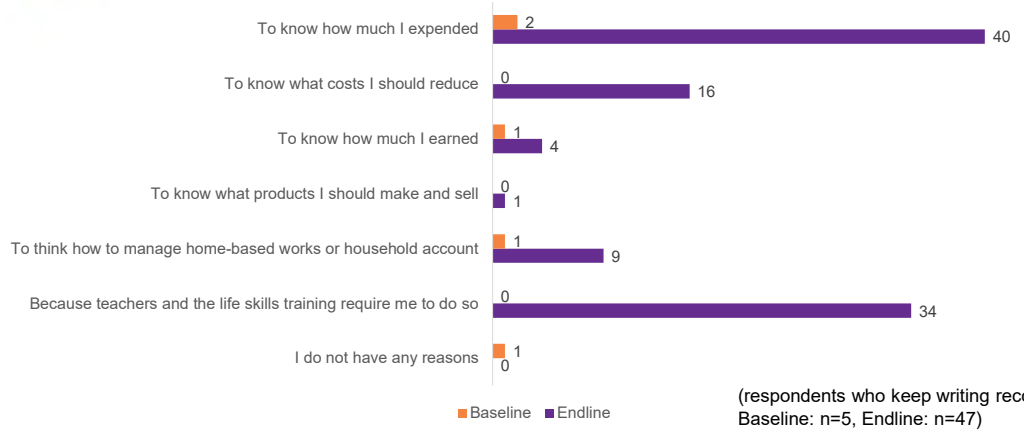
Endline survey (n=49)

Most of the respondents started keeping records of their income and expenditure regularly after receiving the Light-F sessions. There were two respondents who answered "No" in the endline survey, and their reasons were (1) she kept records not for herself but for her mother-in-law, and (2) her husband and mother-in-law were handling the income and expenditure.

13

What reason is that you keep writing records?

(multiple choice possible)



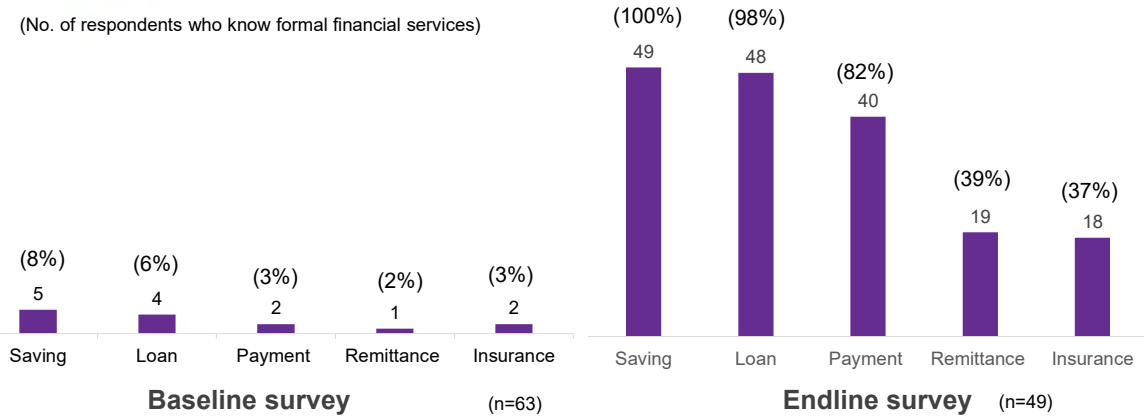
(respondents who keep writing records
Baseline: n=5, Endline: n=47)

According to the results of the endline survey, teachers have a big influence on the students. Compared to other endline survey results in Sukkur or Karachi, the number of respondents who chose "to know how much I earned" was relatively low because not many respondents had started their own businesses.

14

Formal financial services that respondents know

(No. of respondents who know formal financial services)



Most of the respondents became aware of formal financial services like "saving," "loan," and "payment" in the endline survey. However, the understanding of "remittance" and "insurance" was relatively low compared to other financial services.

15

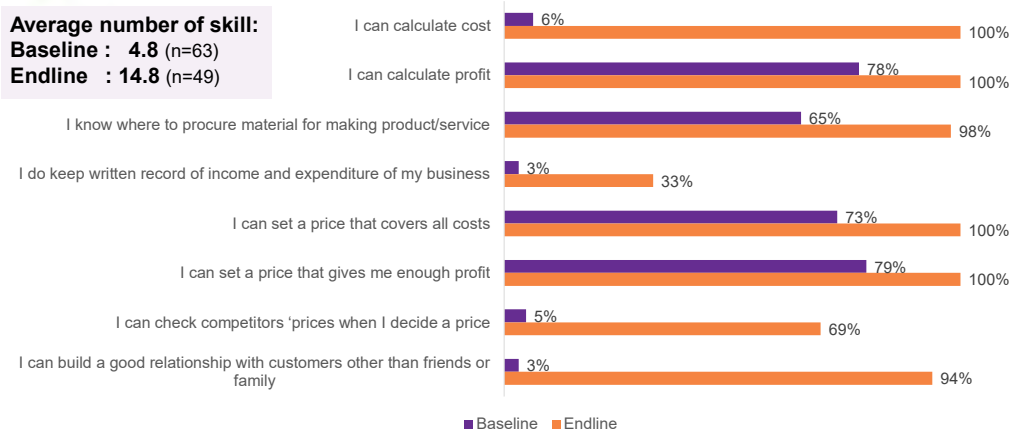
Part 3

Business skills

16

Business skills (1) (No. of Yes response)

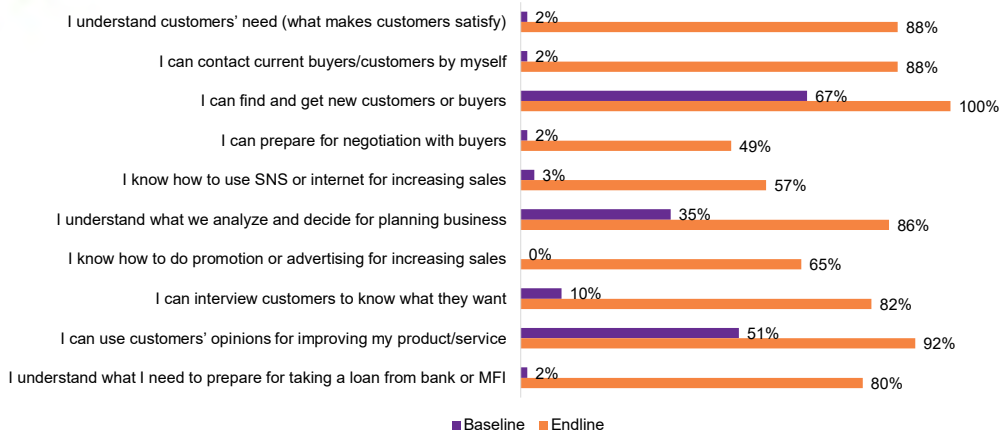
Average number of skill:
Baseline : 4.8 (n=63)
Endline : 14.8 (n=49)



In the endline survey, most of the respondents answered that they have acquired business skills, especially calculating costs & profits (100% each), setting a proper price that covers all costs and gets enough profit (100% each), procuring materials (98%), building relationships with customers (94%), and checking competitors' prices (69%). Keeping a written record of their business showed a low percentage (33%), because about two-thirds of the respondents have not started their businesses yet.

17

Business skills (2) (No. of Yes response)



Most of the answers in the latter part also showed positive responses, such as gaining new customers (100%), improving their product/service based on customer feedback (92%), and understanding customers' needs/communicating with customers (88% each). However, since more than half of them have not started their own businesses, the results imply that they have not had enough experience in negotiating with buyers (49%) and using SNS/internet for their businesses (57%).

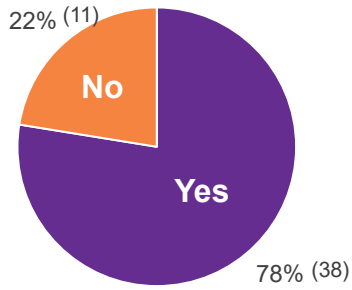
18

Part 4

Business planning and implementation

19

Did you develop and submit your own business plan?

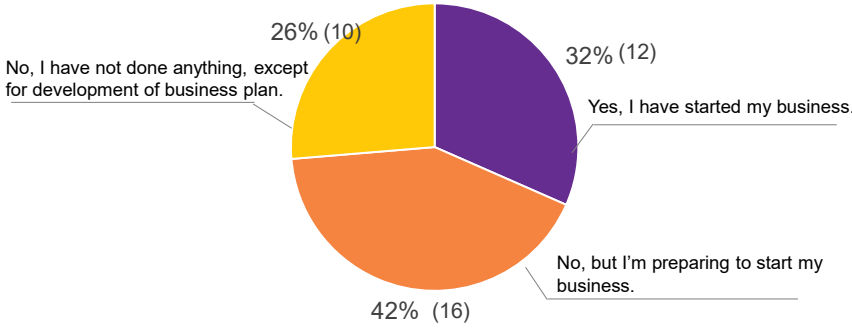


(n=49)

Almost 80% of the respondents answered that they have developed and submitted their own business plans.

20

Have you started your own business based on your business business plan?

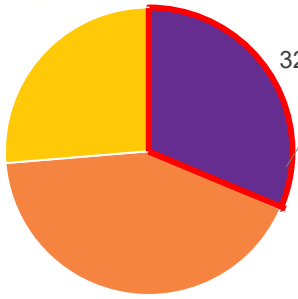


(Respondents who developed their own business plan, n=38)

Among the respondents who developed their own business plans, 74% of them had started their businesses or were at least preparing to start their businesses.

21

When have you started your business? How much have you earned so far since you have started your business?



(Respondents who have started their business after development of their business plan, n=12)

Average months when they started their business: **2.6 months**

Average monthly earning after they have started their business: **4,500PKR**

- Three respondents did not want to reveal their amount of earnings. Therefore, their income information has not been included in the above data.
- The students who already had their businesses did not respond to this question. However, one respondent who answered that she expanded her business after receiving the training has been included.

The respondents who answered this question had started their businesses about 2.6 months ago and were earning an average of 4,500 PKR per month.

22

Part 5

Analysis 1

-Relationship between attendance rate and basic profile-

23

Attendance rate

Session title	Number of sessions	Average number of participants	Attendance rate
Life management	8 sessions	55	87%
Income generation	7 sessions	40	63%
Digital marketing	3 sessions	23	37%
Financial access	2 sessions	34	53%
Digital security	5 sessions	27	43%
(Total/average)	**25 sessions**	**(average) 40**	**(average) 63%**

In the Part 5 and Part 6, it is analyzed about the relationship between each main category and attendance rate of the respondent. The baseline value is the **average attendance rate (63%)** as described above.

Life management sessions has the highest attendance rate (87%) followed by income generation (63%) and financial access (53%). Comparing to other sessions, the digital marketing and digital security sessions showed relatively lower attendance rate (37% and 43%). The average number of participants of whole sessions was 40 and the average attendance rate was 63%.

24

Box: Factors affected attendance rate

The results showed that the attendance rates for digital marketing (37%), digital security (47%), and financial access (53%) were relatively lower than those for life management (87%) and income generation (63%).

According to the project team and staff, there are two main reasons for this:

1. Numbers of session held:

In LM and IG sessions, two sessions were held for each topic to give students more opportunities to attend. However, due to scheduling constraints, it became difficult to conduct two sessions per topics after digital marketing sessions.

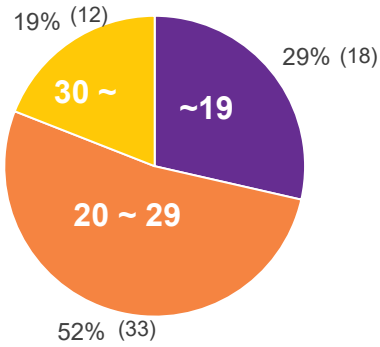
2. Availability of smartphone:

Students needed to use a smartphone in DM and DS sessions. The students who did not have their smartphone may have had difficulty maintaining their interest in these sessions.

In addition, the project coordinator also pointed out that other factors, especially the flood and rain, may have affected the attendance rate, causing delays in the course schedule and negatively affecting the students' lives. Furthermore, some students got married or migrated to other cities, making it difficult for them to continue their course. Moreover, some students stopped coming to the school because their family members did not understand the importance of the sessions other than skill training.

25

Age × average attendance rate



(baseline, n=63)

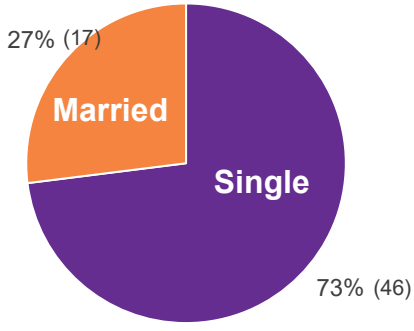
From this page to page 29, the number of students at baseline (n=63) is used as the population number in order to analyze what characteristics make students more likely to continue training.

Age	Percentage of more than average attendance rate in each category(number)
~19	61% (11)
20~29	58% (19)
30 ~	50% (6)

The respondents under the age of 30 showed slightly higher attendance rates compared to participants over 30 years old.

26

Marital status × average attendance rate



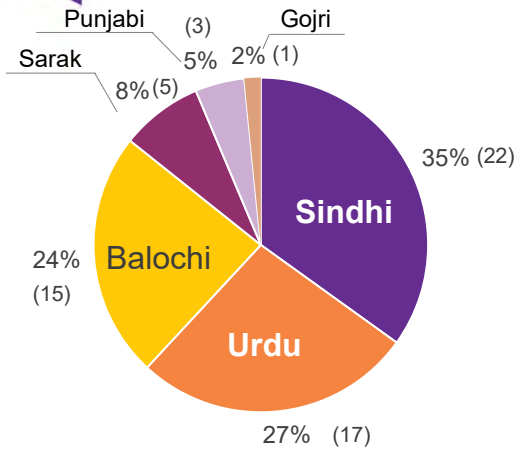
(baseline, n=63)

Marital status	Percentage of more than average attendance rate in each category(number)
Single	61% (28)
Married	47% (8)

Single respondents had better attendance rates than married respondents.

27

Mother tongue × average attendance rate



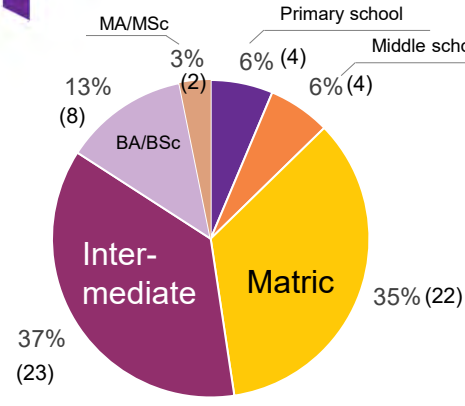
(baseline, n=63)

Mother tongue	Percentage of more than average attendance rate in each category(number)
Sindhi	64% (14)
Urdu	29% (5)
Balochi	67% (10)
Sarak	60% (3)
Punjabi	100% (3)
Gojri	100% (1)

Despite conducting all the sessions in Urdu, respondents whose mother tongue is Urdu showed lower attendance rates compared to respondents whose mother tongue is other language.

28

Educational background × average attendance rate



(baseline, n=63)

Educational background	Percentage of more than average attendance rate in each category(number)
Primary school	50% (2)
Middle school	50% (2)
Matric	59% (13)
Inter-mediate	57% (13)
BA/BSc	63% (5)
MA/MSc	50% (1)

There is not clear tendency between educational background of the participants and their attendance rate.

29

Part 6

Analysis 2

-Relationship between attendance rate and learning outcomes-

30

Business skills × average attendance rate

Acquired business skills	7~10	11~14	15~18	Total	Average No. of skills
No. of those had more than average attendance rate	0 (0%)	4 (11%)	31 (89%)	**35 (100%)**	**15.7**
No. of those had below average attendance rate	4 (29%)	7 (50%)	3 (21%)	**14 (100%)**	**12.5**
Total	**4 (8%)**	**11 (22%)**	**34 (69%)**	**49 (22%)**	**14.8**

Out of the 18 business skills, participants with attendance rates higher than the average attendance rate acquired more business skills (15.7) than those with below-average attendance rates (12.5). This clearly showed that the participants learned these business skills through the Light-F pilot activities.

31

Development of business plan ×average attendance rate

Development of own business plan	Yes	No	Total
No. of those had more than average attendance rate	33 (94%)	2 (6%)	35 (100%)
No. of those had below average attendance rate	5 (36%)	9 (64%)	14 (100%)
Total	**38 (78%)**	**11 (22%)**	**49 (100%)**

Most participants with attendance rates higher than the average developed their own business plan. In contrast, only 36% of those with below-average attendance rates developed their business plan.

32

Starting her own business × average attendance rate

Development of own business plan	I have started my business.	I'm preparing to start my business.	I have not done anything, except for business plan development	Total
No. of those had more than average attendance rate	9 (27%)	16 (48%)	8 (24%)	33 (100%)
No. of those had below average attendance rate	3 (60%)	0 (0%)	2 (40%)	5 (100%)
Total	**12 (32%)**	**16 (42%)**	**10 (26%)**	**38 (100%)**

Two of three had high attendance rate (86%) in IG sessions, however, due to the low rates in FA/DM/DS session, their total attendance became lower than average.

The attendance rate doesn't show a clear relationship to whether or not a participant has started their own business. However, those who have launched their own business seem to have common features such as (1) having access to a mobile phone (all), (2) saving for business start-up or expansion (8 out of 12), and (3) higher business skills (16.4 compared to the average of 14.8).

33

Attachment 18: Project recommendation on Career education

LIGHT-F
Livelihood Improvement for Growth and Transformation of the Female

Project recommendation

on Career Education

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

<Contents>

0. Summary		P.2
1. Overview of the pilot session		P.3
2. Review of the pilot session	• Feedback data analysis • Qualitative data analysis • Case studies of the pilot session • For further improvements	P.11
3. Situation of career education	• Examples of neighboring countries • Situation in Pakistan • Why does career education matter?	P.34
4. Project recommendation		P.57
5. Appendix		P.64

1

Summary

<The pilot session>

Thanks to a big cooperation of SELD, the pilot session of career education was successfully conducted between October and November 2022 with the total attendances of 5,063 at 21 schools in Karachi.

The career session was well accepted by students regardless of gender, and teachers showed their eagerness to expand it to more students.

Participates' comments revealed that the session produced the expected effects of enhancing career readiness among students, while contents and operations have some room for further improvement.

<The reviews>

The international analysis of longitudinal data from eight countries shows long-term positive effects of career-related activities in terms of employment, wages and happiness.

The reviews of examples in surrounding countries give lesson learnt that will be useful for planning career education in Sindh.

<Project recommendation>

Based on review of the pilot session and other countries, following be suggested:

1) Addition to a Subsequent Education Sector Plan
2) Comprehensive policy document outlining policies on career education
3) Addition to the curriculum revision
4) Addition to the extra curriculum activities

2

1. Overview of the pilot session

3

Outline of the pilot session

Pilot period	From October 3 to November 16, 2022
Pilot schools	21 schools in Karachi (3 schools from each district)
Trainers	61 teachers (almost 3 teachers selected per school)
Training of teachers	The first batch: September 21 & 22, attended by 29 teachers The second batch: September 27 & 28, attended by 32 teachers
Target students	Boy & Girl students from the **grade 8, 9, 10**
Session structure	Day 1: Self-understanding Day 2: Understanding of occupations Day 3: Life Career Strategy
Roles of SELD	• Select pilot schools and teachers • Review and approve the teacher manual • Receive the training of teachers • Conduct a series of pilot sessions for three grades
Roles of WDD	• Visit schools for monitoring • Collect feedbacks from teachers and students • Make a policy recommendation to SELD

4

Contents of the session

Day1 Self-understanding	Day2 Understanding of occupations	Day3 Life Career Strategy
• Introduction about career awareness session and its objectives • Activity #1: Interview to find my strengths • Activity #2: Personal SWOT analysis • Activity #3: Self-assessment test	• Activity #4: Occupation cards sorting • Activity #5: Varieties of occupations	• Activity# 6: Lecture: How to search for a job and write CV • Activity # 7: Life career strategy • Closing and evaluation
<Guidance point> Self understanding is the first step to explore career. It is important to know own personality and ability for better matching with future jobs.	**<Guidance point>** Understanding about occupations is for having more information to choose a better future course. People are likely to choose a course among limited options in their surrounding, which will give them less opportunities.	**<Guidance point>** Knowing model cases of professional women who survive and develop their careers by playing multiple life roles over stages of life is a valuable opportunity for students to expand their perspectives for working in a society.

5

Results of the pilot session

With a big cooperation of SELD, the pilot session achieved the total attendances of 5,063, distributed into girl 41% and boy 59%.

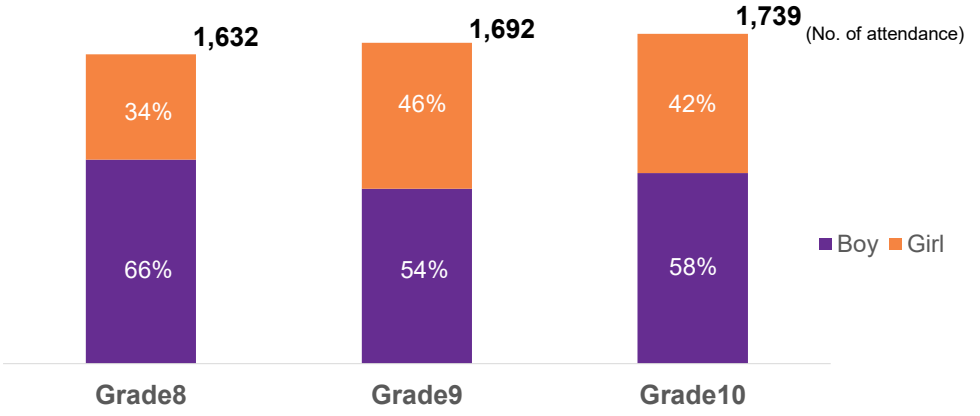
District	No. of attendance		
	Girl	Boy	Subtotal by district
Keamari	155	543	698
South	351	318	669
West	376	321	697
Central	247	501	748
East	474	79	553
Korangi	171	489	660
Malir	288	750	1,038
Total	**2,062**	**3,001**	**5,063**
Proportion by gender	41%	59%	100%
		Target	**5,040**

6

District	School	No. of attendance	Subtotal by district
Keamari	GGSS Keamari Jackson	236	
	GBSS Hasrat Mohani	210	
	GBSS Lasi Para	252	698
South	GBSS P&T Colony	213	
	GBSS Bazata Line	276	
	GBSS Qamar-ul-Islam	180	669
West	GBSS No. 10 Orangi Town	261	
	GBSS Qasba Colony Campus	240	697
	GBSS Shamim Sector 4B Surjani Town	196	
Central	GBSS No.1 5F NK	223	
	GBSS Children Educational Center B1 F	255	
	GBSS S.M. Public Nazimabad 3	270	748
East	GGSS Junior Model No.1	243	
	GBSS Shanti Nagar	79	
	GGHSS Gulshan E Iqbal Block 6	231	553
Korangi	GBSS KTS-10 KORANGI	306	
	GGSS BLOCK-V SHAH FAISAL	261	
	GBSS Isha-ul-Quran Campus	93	660
Malir	GBHSS KONKAR	339	
	GBSS KHULDABAD	249	
	GBSS JAM MURAD ALI	450	1,038
		Total	5,063

7

Attendance by grade



8

Training of Teachers were conducted for 61 teachers on 21, 22, 27 and 28 September 2022.

9

175 sessions were conducted at 21 pilot schools in Karachi region between October and November 2022.

10

2. Review of the pilot session

11

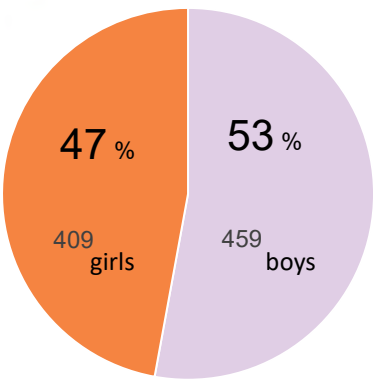
(1) Feedback data analysis

✓ Overall, the career session was well accepted by students regardless of gender.
✓ Their feedback responses revealed that several contents can be improved further.

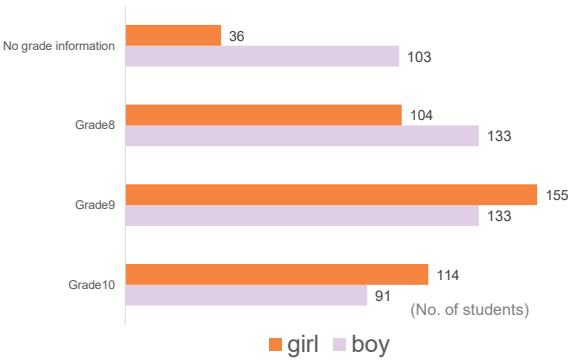
12

The sample data

We collected data responses of 869 students
(52% of the total beneficiaries).
Gender distribution is girl 47%: boy 53%.



<Sample by gender>

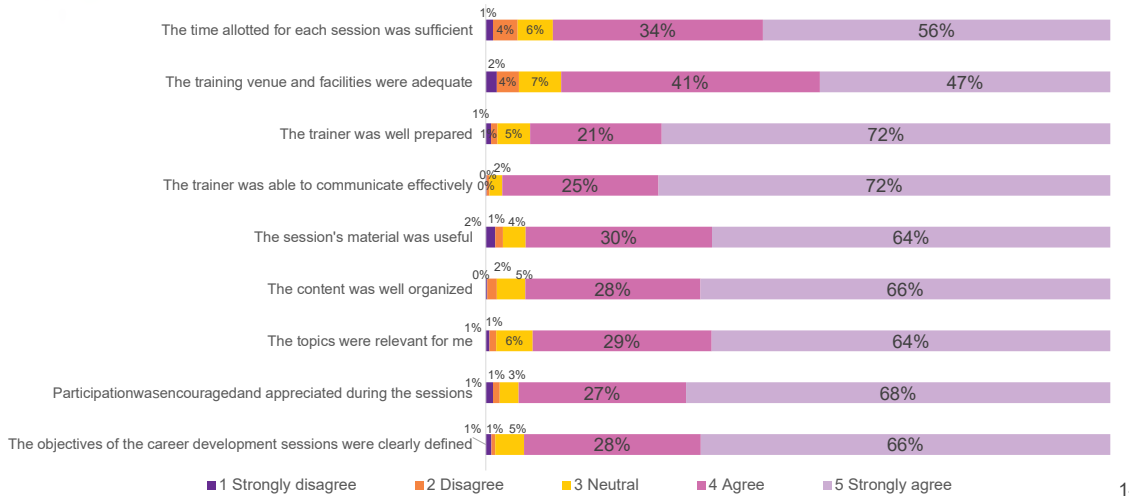


<Sample by grade>

13

Evaluation of session operation

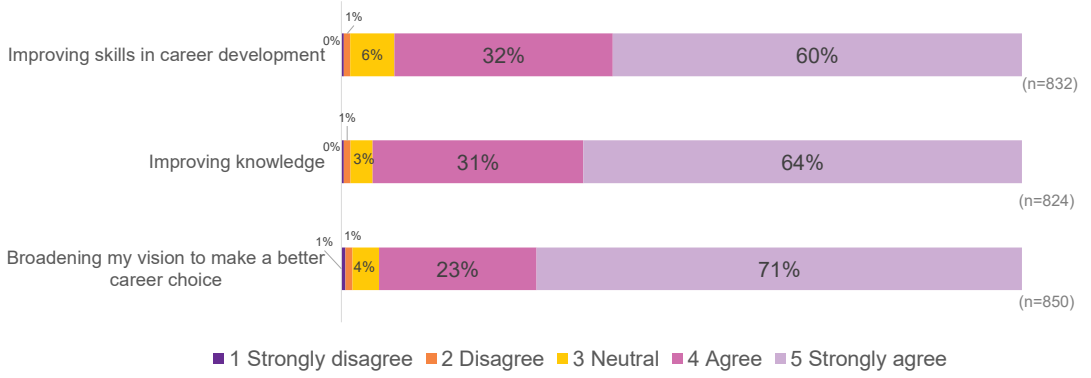
Time allocation and venue facilities received relatively mild evaluation.



14

Evaluation of session effects

More than 90% of the sample students agree about positive effects of the session



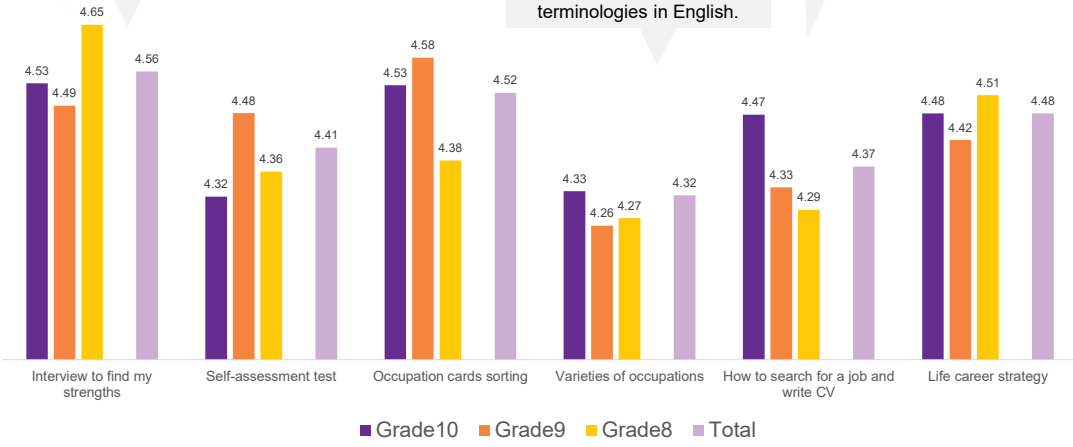
15

Evaluation of session contents

The interview exercise got the highest average, and well accepted by Grade 8 due to simplicity

"Varieties of occupation" got relatively low average. One reason would be difficult terminologies in English.

"Job search and CV" is likely to be accepted by higher grades



<Comparison of the average points: scale 1-5>

16

Evaluation of session contents by gender

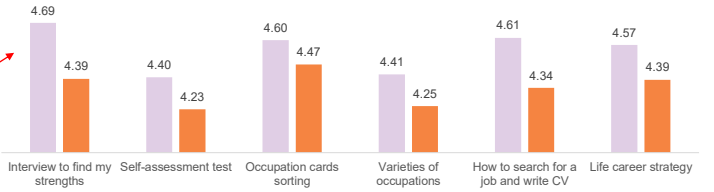
The data does not show any tangible difference by gender but...

Boys of Grade 10 are tended to evaluate these contents??

Among those of Grade 8, girls give higher average scores than boys, while the scoring is reversed among those of Grade 10.

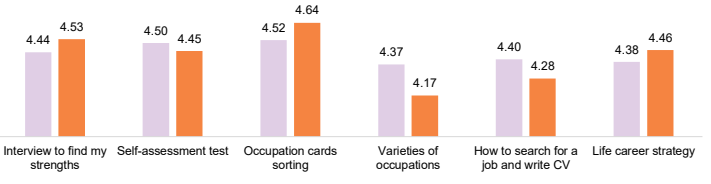
Grade 10

Boy=91
Girl=114



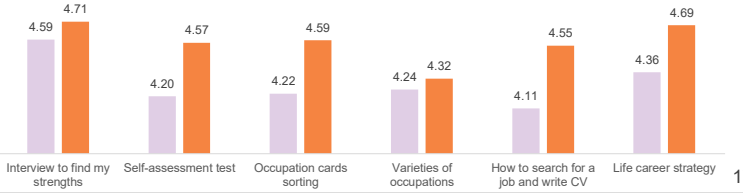
Grade 9

Boy=133
Girl=155



Grade 8

Boy=133
Girl=104



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Conclusion of the feedback data analysis

Overall, the career session was well accepted by students of grade 8, 9 and 10 regardless of gender.

For further improvements of contents, following should be noted:

- ✓ "Interview exercise" and "life career strategy" are likely to be broadly accepted regardless of grade. They have more general acceptability.
- ✓ "Varieties of occupation" needs to be improved with translation for better comprehension.
- ✓ "Job search and CV" is more needed by students of higher grades such as grade 10th.

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(2) Qualitative data analysis

✓ Teachers and students commented that the sessions were as effective as expected, while contents and operations have some room for further improvement.

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Summary results

Teachers' comments

Career education session is effective for students.

This training is good for students and give opportunities to decide about their career.

These kind of session bring positive attitude in children's behavior and motivate them to think about their careers from the early age.

Career education should be provided to more students.

This is excellent training and should be extended to all students so they can choose their career.

Some activities need translation.

It is suggested to translate some of the activities into **Urdu** to better understand.

*Please refer to "Appendix" for detail comments.

Students' comments

Self-understanding

After this training I am able to identify my strengths and interest in career.

Occupational understanding

I know more professions to choose as a career.

Life career strategy

We heard the story of women who played multiple roles and the story motivated us to achieve many things in life.

Overall

This session helped me planning my future

Session motivated me to do best in my studies and also helped me in making good future decisions.

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(3) Case studies of the pilot session

How do career education sessions enhance students' career readiness and self-efficacy?

✓ Anecdotal information of case studies shows that the career education session produces the expected effects on students' mind in terms of enhancing career readiness and self-efficacy.

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Expected effects of the session

Please focus how these effects appear among students of following case.

Pilot session

Self-understanding

Occupational understanding

Life career strategy

Enhancement of **career readiness**

- Career **concern**
- Career **autonomy**
- Career **planning**

Increase in **learning motivation**

Increase in **self-efficacy**

Case study #1 : Miss Laiba Mukhtiar (10th class)

Effect point

Career concern

Before the session, her perspective of options is limited

↓

The session gave her new perspective

↓

After the session, she can consider wider options

Laiba comes from a lower middle-class family of KPK. Before attending the session on career education, she always thought of becoming a doctor. But **her options were limited, it was either doing MBBS or marrying like her elder sister** if she didn't get selected for MBBS.

Through RIASEC activity at the session, **she identified her interests match the field of teaching**. The RIASEC test helped her think deeply about her likes and interests. The inspiring stories of women made her believe that anything was possible if she put her mind and heart to it. Even marriage wasn't a barrier, and **you can achieve so much even after marrying**.

The session helped her broaden her perspective on the various career options that were out there**. It was never limited to just MBBS**. She learned that she could become a Biology **lecturer** after doing master's in Biology and it was a really good option because of her good aptitude in the subject and she also learned that she had a passion of teaching and explaining something to a crowd after taking the RIASEC test. Other than that, she can also choose to be **a nurse** if she doesn't become a doctor. She also identified that one of her strengths was hosting and acting, she realized that she did really well in her school presentations and school drama competitions which provided her with another career option of pursuing **acting**. So, overall, **this session left a great positive impact on her and widened her view** of the world of opportunities out there.

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Case study #2 : Mati-ur-Rehman (10th class)

Effect point

Career autonomy

Before the session, he could not convince his father

The session gave him clear ideas of his interest

After the session, he has a future strategy for himself and his family

Mati-ur-Rehman (age 15) comes from a lower middle-class family. His father works as an electrician, and he owns a shop in the neighborhood. Before attending the session, **he was quite confused** regarding which profession to choose. His father was asking him to join his shop and start working as an electrician. **He didn't want to join his father's business, but he didn't how to convince his father since he himself wasn't sure about the career** he wants to choose for future. He also used to have confusion regarding his future studies, for instance which subject to choose in college. He never found anyone to discuss his concern with anyone before.

The career education has a positive impact on his thinking process and cleared his confusions in many aspects. He mentioned that by the activity of "Find my strengths" & "RIASEC", I got to my interest in teaching and **realized how much I like to help people** in learning things. Also, CV activity helped him a lot. His family has many financial restraints, and his father expects him to share the financial burden. So, **CV activity helped him in understanding how to find a suitable part time job** for him and how to apply for it.

Sessions helped him clearing his confusions. He mentioned that It has helped him in making the future decisions and strategy to fulfill the future goals. He said that **now I am confident that I don't want to join my father's shop and I have also convinced him by telling him about my future goals and how will I achieve them**. He said that session has helped him in deciding his subject for college as well. He will select Pre-medical in college because of his interest in biology and other science subjects. In the meanwhile, he will give tuitions to school students so that he can share his father's financial burden.

Case study #3 : Ms. Hafsa Ashraf Jokhio (9th class):

Effect point

Career concern

Before the session, she decided to stop thinking

The session gave her new aspect of her interest

After the session, she focuses on knowing her interest for future

Hafsa lives in Jumma Faqeer Village with her family of seven. Her father is a schoolteacher in their village. She likes reading novels, history and Islamic literature. Before attending the session on career education, **Hafsa had different thoughts about her future path**. The book reading motivated her to become a writer. When she saw someone successful and impressive person, for example a lecturer, so she thought of becoming a lecturer. She was also fascinated by the Army and wanted to join the Armed forces, or become an astronaut**. This indecisive state puzzles her and she decides to stop thinking about her future path**.

She attended the career education session and liked the RIASEC test and women's stories. The RIASEC test results indicated her interest in engineering as a career path. **This discovery about herself was surprising** for her because she never had thought about that before. Similarly, the Women's Stories not only gave her encouragement to follow her dreams but also **showed the reality of life as an adult.**

Hafsa now feels that she should choose a career as per her interests and not by becoming impressed by a successful person. The career education training gives her understanding and awareness of multiple options to select a future path. She feels that even if she could not become an engineer she could select any other occupation and would continue to progress towards her life goals.

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Case#1

Laiba Mukhtiar (Girl), Class 10, Keamari Jackson school

Case#2

Mati-ur-rehman (Boy), Class 10, P&T school

Case#3

Ms. Hafsa Ashraf Jokhio (9th class)

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Case study #4 : Ms. Manahil Mehmood (9th class):

Career concern

Learning motivation

Before the session, she had only one option

↓

The session strengthened her motivation with more options

↓

After the session, she recommends the session to be continued

Manahil (age 16) studing in class 9th in GGSS Gulshan-e Iqbal Block 6. She lives in Gulshan- Maymar and daily she has to travel 2 hours to reach school. Her parents want her to become a doctor. Before attending the session, Manahil was not sure about that if there is any need of career education. She always had a thought **that if she was not able to become a doctor than her life would be totally meaningless** and there will be no profession she could pursue.

Manahil attended the career education session, and **she felt motivated to pursue her education the field of medical science**. She realized that one has to be very specific and there are a lot of fields, so **she has a lot of options in future**. She said that the activity of "interview yourself" made her realized that it is necessary to know strengths and work on it. Nobody do that and most of the time students feel demotivated just because they don't know their strength. With that other activities for career education also make us realize that we have many options but not aware of it, but teachers providing this information is very useful for students to learn in their schools.

Manahil expressed her feeling and said, "Now I'm happy by heart after attending these sessions. These 3 days has **made me a lot of realization about myself and career planning**. It was a really different experience because I learned something new and the change in routine also make me feel fresh." Manahil also mentioned that these session should be done once in a month so that anyone can have leaning other than syllabus, it is interesting way of learning new things.

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Case study #5 : Ms. Ayesha Khan (10th class):

Career concern

Self-efficacy

Before the session, she had only two options

The session enhanced her career interest

After the session, she is confident to guide juniors

Ayesha Khan (age 16) wants to become a doctor. She belongs to a middle-class family where girls are not very much encouraged to go for higher studies. She feels very shy to share her interest in studies and that's why she has never asked anyone to guide her. She always thought that education is part of life and **there is no choice but become a doctor or engineer**. She choose "Medical Science" for her subject because she did not want to end up with Arts as it is considered that **Arts Studies has no professional future** and Medical Science is only respectable field. And apart from doctor and engineer, **she has no idea about variety of professions**.

Ayesha is very happy that she participated in the sessions, she felt that it was refreshing to attend some fun filled activities that are different from regular classes. She was excited to share that she never thought that **a chain of occupation has involved in every industry and profession**. She also learned about **importance of teamwork when she participated in the group activities** and mentioned that it is very important to learn about teamwork because in every profession we have to work with a team for better understanding and efficiency.

Ayesha is now very positive after attending session and confidently said that "this is very simple yet useful knowledge for the students, **now I can guide my juniors too**". She understand that self-awareness is the essential thing to plan future pathway. Ayesha added that these sessions be a **long-term process at all the stages of academics**.

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Case study #6 : Ms. Kinza Laiq (10th class)

Career concern

Self-efficacy

Before the session, she was confused with limited information

The session got her confident about herself

After the session, she can search for jobs on platforms

Kinza (age 16) selected "Computer Sciences" for her studies. She has a dream to join army but also got discouraged when it is said that girls do not join forces. Kinza was not aware about anything like educational or career counselling. She mentioned that **she always received suggestion as per other person's experience** because everyone has limited information of their own profession, that's why **she has always been confused in selection of career pathway**.

Kinza mentioned that she learned about her strengths and weakness, and she realized that **knowing her own strengths make her more confident and focused**. She also learned how to make CV and she liked this activity. She mentioned that searching of job is also very important, because it helps to be aware of upcoming opportunity in the field of interest. Kinza felt really good about having 3 days sessions that were apart from regular studies and her mind got refreshed by learning new things in new environment.

Kinsa said that she was excited about the sessions**. Now she can search for the jobs on different platforms and investigate** before providing her personal information, because it is very necessary to know about the organization before signing the contract. She also said that right now she don't need to find a job because she will be continuing her studies, but **she can guide her family members like father, brother and cousins in searching their relevant jobs**. She said that she will also help anyone who want to make their CV.

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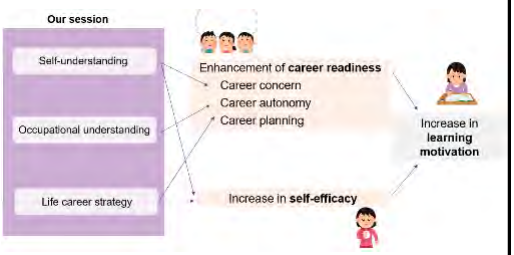
Conclusion of the case studies

✓ Anecdotal information of case studies shows that the career education session produces the expected effects on students' mind in terms of enhancing career readiness and self-efficacy.

The case studies of students show the career education session contributed to enhancement of career concern, career autonomy and career planning.

Some cases also indicate that activities of self-understanding and stories of women lead to strengthening self-efficacy.

Some students clearly told us about effects in increasing their learning motivation.



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(4) For further improvements

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Improvements of contents

The pilot session revealed that following improvements should be considered when revising contents

Contents	For further improvements
Interview to find my strengths	• To include “weakness” column if deleting SWOT
Self-assessment test (RIASEC)	• To add some English works because some Urdu words are difficult to understand.
SWOT	• To delete this activity, especially it is difficult for students to analyze “Opportunities” and “Threats”.
Occupation cards sorting	• To emphasize that is should be played individually because students could not get the point when playing with group. • To have gender balance in selecting photos for cards (STEM especially).
Varieties of occupations	• To translate into Urdu because English terminologies are difficult for students especially in the “Construction sector”.
How to search for a job and write CV	• To exclude exercise but show ideas only because it is too early for many students in fill in the format.
Life career strategy	• To include stories of boys

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Improvements of SOP

This is only for the internal team, but the pilot session gave us lesson learnt for planning pilot activities.

Category	For further improvements
Agenda	• To shorten duration of one session. 120 minute-session is long for students to concentrate on learning. The contents should be divided into short sessions.
Operation	• To share a link of video (women storytelling) so that students can watch it at home because a proper facility is not available in many schools. • To use a “computer laboratory” if available in schools for showing a video.
Logistics of pilot sessions	• To prepare confirmation letters for a monitoring team for gaining cooperation of headmasters. • To explain headmaster detail program in advance. • To select teachers of secondary class, not junior, when conducting sessions for secondary students.

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3. Situation of career education

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(1) Examples of neighboring countries

- ✓ We have reviewed examples of career guidance or career education in surrounding countries.
- ✓ Please note that information comes from desk research only.
- ✓ We found several lesson learnt from reviewing those cases.

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Career-guidance portal in India

Background

- In India, secondary students are not receiving information from schools on possible educational and professional development after graduation.
- As of 2018, India had a 24% unemployment rate; without the knowledge and necessary skills for decent jobs, many young people in India have end up unemployed or have informal jobs.

Target

- Secondary students

Activity

- In partnership with the government and the private sector, UNICEF India has supported the development of **a career-guidance portal** that provides secondary school students with knowledge and skills to identify and make informed decisions about their educational and occupational pathways.
- The portal provides students with personalized log in will have access to 560+ careers options (English, Hindi and eight other languages), 25,000 colleges and vocational institutes spanning over 300,000 courses, 1200 scholarships and 1150 Entrance Exams.
- 26 million adolescents (50% girls) registered in the career guidance portals that were expanded to 15 states according to UNICEF annual report of 2021.

Source: UNICEF Education Strategy 2019-2030, Every Child Learns

Experience a personalized unique career journey | UNICEF India

Pilot project in Morocco

Background

- In Morocco, every year an estimated 300,000 adolescents and youth drop out of secondary school. Three out of ten (1.7 million) youth are not in employment, education or training (NEET).

Target

- Secondary students

Activity

- The Personal Project of UNICEF aims to prepare children to understand different professional options better and equip them with the life skills needed to pursue their future.
- It **consists of 10 activities** (below) beginning for students at the end of primary in Grades 5 and 6. These activities take students through a journey of learning and professional development by reflecting on the different opportunities and available education and vocational paths available.
- Each student's journey continues in secondary school. Students develop vocational project linked to local labour market needs (project-based learning).

1. Key steps for developing a Personal Project
2. My personal environment
3. Utility of the school
4. School disciplines and professions
5. Future learning pathways
6. Dream job and personality
7. Learn about the trades and employment pathways
8. My strength and weakness
9. Entrepreneur in my class
10. Jobs forum

Source: UNICEF Education Strategy 2019-2030, Every Child Learns

Career guidance in schools of Thailand

Background

- In Thailand, youth transition to decent work remains problematic, with nearly 15% of Thai adolescents and youth aged 15-24 not in education, employment, or training (NEET). NEETs are at higher risk of being socially and economically excluded and are more likely to become vulnerable in the long term.

Target

- Children and youth in the education system under Ministry of Education, Office of the Basic Education Commission (OBEC)

Activity

- OBEC developed **guidelines** for student counsellors, teachers, and educators to organise career guidance classes or activities in school.
- The career activities introduced in the guidelines include: 1) skill assessment; 2) skill development; 3) career information and education; 4) short course programmes;5) workplace visits; and 6) job shadowing.

(However, it is reported that career guidance services at the lower and upper secondary school levels are limited and do not help students identify their own skills and aspirations.)

Source: UNICEF, Mapping of Career Guidance Services and Interventions for Adolescents and Youth in Thailand. UNICEF, Bangkok, 2022

38

Coordination between the National Employment Service and schools in Turkey

Background

- In Turkey, career education is included as part of class guidance programmes in all levels of schools. But teachers having scarce resources need to be supported by coordination with relevant resources.

Target

- Primary and Secondary students

Activity

- Career education is included as part of class guidance programmes in all levels of schools, integrated with personal and social education but also integrated into academic subjects. Teacher handbooks were introduced in 2000/01 to guide teachers through in-class activities; support is also offered by the school guidance counsellor.
- In addition, **visits are organized for primary and secondary school groups to Career Counselling Centres of the National Employment Service** in areas where such centres are available. The centres staff gives students detailed explanations about the importance of choosing a career, the relationship to educational choices, and the sources from which career information can be obtained.

Source: Career Guidance, A resource handbook for low- and middle-income countries, Ellen Hansen (ILO) 2006

39

Gaming app in Jordan

Background

- With refugees constituting almost seven per cent of the population, Syrian and Jordanian households across the Kingdom continue to live in highly vulnerable conditions. Career guidance and counselling are key in supporting youth in their transition from skills and education to decent employment.

Target

- Youth (refugee and host community members)

Activity

- The ILO, together with the Ministries of Education and Labour, has developed a **career guidance gaming app** to help youth make informed decisions about future career options that are in demand in the labour market. The application, called **"My Future Career Path**," allows young players to navigate ten different games, while helping them discover their abilities and interests in different Technical and Vocational Education and Training career pathways.
- The interactive application is based on information and content developed **in a text book manual on career guidance** by the ILO and the Ministries of Education and Labour in Jordan.

Gaming app encourages students to explore future career pathways in Jordan - YouTube

Source: Gaming app encourages students to explore future career pathways in Jordan (ilo.org)
ILO PROSPECTS in Jordan at a glance (May 2022)

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Career education in Vietnam

Background

- Career education has been known for more or less 40 years since 1981

Target

- From 9th to 12th grade students

Activity

- Career education is conducted in schools **from the 9th grade to the 12th grade monthly**. Teachers need to have a teaching plan and teach one career session per month for their class. This work has often been done by teachers or vice principal.
- Schools need to set up **various extra-class activities** that allow students to explore themselves and enhance their learning and career motivation.
- The Ministry of Education and Training has distributed **4 teachers' career education books for 4 grades (9th, 10th, 11th, and 12th)** in schools.

(In reality, teachers are not trained in career education, but they have to be responsible for these activities for their students. So, they meet difficulties to implement this work in which some of them are not very interested.)

Source: CAREER DEVELOPMENT SUPPORT SYSTEM REVIEW VIET NAM 2021 (ILO)

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Themes in Vietnam guideline (continue)

At 9th grade:
Theme 1: The meanings and importance of choosing a future profession based on scientific evidence.
Theme 2: Tendency for socio-economic development of the country and the locality.
Theme 3: The professional world around us
Theme 4: Information on local occupations
Theme 5: Information on labour market
Theme 6: Understanding your own abilities and family's professional traditions
Theme 7: Vocational training and education systems at central and local level
Theme 8: Pathways after graduating from junior high school
Theme 9: Career counselling

At 10th grade:
Theme 1: What job do you like?
Theme 2: Professional ability and family's professional traditions
Theme 3: Understanding of teaching profession
Theme 4: Gender and career choices
Theme 5: Understanding some occupations in the fields of agriculture, forestry and fishery
Theme 6: Understanding medicine profession
Theme 7: Field trip to an industrial or agricultural production facility
Theme 8: Understanding some occupation in the construction field
Theme 9: My future job

At 11th grade:
Theme 1: Understanding some occupations in the fields of transportation and geography.
Theme 2: Understanding some occupations in the fields of business and services.
Theme 3: Understanding some occupations in the fields of energy, post and telecommunications, and information technology.
Theme 4: Understanding some occupations in the fields of security and national defense.
Theme 5: Meetings with examples of overcoming difficulties, typical of good producers and businessmen.
Theme 6: Occupation and the needs of the labour market
Theme 7: I want to achieve my dream
Theme 8: Field trip to local university (or college, professional, vocational school).

At 12th grade:
Theme 1: Tendency for socio-economic development of the country and the locality.
Theme 2: Key factors success in the occupation
Theme 3: Understanding the central and local professional and vocational training systems
Theme 4: Understanding the university and college training system
Theme 5: career choice counselling
Theme 6: Guide students to choose a career and make an enrolment application
Theme 7: Youth and career pathways
Theme 8: Field trip or exchange program on career guidance topic

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Career guidance in Sri Lanka

Background

- The rate of unemployment among Sri Lankan youth is high. This can be seen among the better educated rather than the uneducated youth. there is a mismatch between education and skills of job seekers and what the economy demands.

Target

- Secondary school students

Activity

- Sri Lanka has a policy, National Policy on Career Guidance in Schools (2010), and career guidance services at secondary schools is provided by the Ministry of Education through **Career Guidance Units**. The Career guidance unit is headed by a teacher in school under the direction of the Principal. These career guidance teachers are appointed from the fleet of teachers based on their abilities. Selected teachers in schools are given special training in career guidance and counseling and are assigned to duties in their schools, as part of their work on the timetable.

  (However, it is reported that Career Guidance Units suffer from totally inadequate numbers of teachers trained in career guidance providing services. As a result, career guidance is not yet available to the bulk of the students.)

Source: Study on Career Guidance in General Education in Sri Lanka, NATIONAL EDUCATION COMMISSION NAWALA ROAD, NUGEGODA SRI LANKA Research Series (2014) Career Guidance and Counselling (nhrep.gov.lk)

43

Career education in Japan

Background

- Japan is facing the arrival of the 100-year lifespan era. It will be increasingly important for individuals to develop career ownership, an approach to taking personal responsibility to build their own careers, continually learning and improving their skills.

Target

- Elementary, Secondary and High school students

Activity

- In 2017, career education has been added to the revision of **curriculum guidelines as part of special activities** for promoting career education from primary to higher education.
- "Career Education" is defined as "Education that encourages career development by fostering the abilities and attitudes necessary to provide the foundation for each individual's social and professional independence". It focuses on developing **four basic competencies**:

1. Ability to form human and social relationships
2. Ability of self-understanding and self-management
3. Ability of problem-solving
4. Ability of career planning

"Occupational Information Providing Site" by Ministry of Health, Labour and Welfare

- Although schools have made annual plans and assigned teachers in charge, teachers are not specialized in the theme, and types of activities are still limited.

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Lesson learnt from preceding examples

<Capacity development>

- The secondary students should be the main target rather than primary.
- Training teachers is essential to ensure quality of career education.
- Professional staff such as trained career counselors should be available to support teachers.

<Two ways of application>

- The career education can be integrated into relevant subject areas in each country such as "Personal and social education", "Academic subjects", "Values Education", "Life Orientation".
- The career education can be applied in a various types of extra-curriculum such as visit to a workplace. visit to career center, youth discussion group activity, and project-based work.

<Coordination with labor markets>

- Updated information from markets should be linked with contents of career education.
- Coordination with labor-related offices (career center/job center) should be considered to collect the updated information for students.

<Usage of technologies>

- Digital technologies can be used for accessing to a wider population of students.

Source: Career Guidance, A resource handbook for low- and middle-income countries, Ellen Hansen (ILO) 2006

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(2) Situation in Pakistan

- ✓ We can see the same issues in Sindh province as neighboring countries introducing career guidance or career education. It includes a lack of career information, mismatching between skills and labor markets, unemployment of the youth, a bigger population staying in informal sector, and difficulty in transition from education to employment when new technologies emerging.
- ✓ There is no any papers of collecting and analyzing the overall situation and needs of career guidance or career education in Pakistan or Sindh province as far as we searched.
- ✓ In Sindh province, the School Education Sector Plan does not include or highlight any relevant objectives to career guidance or career education unlike other provinces.

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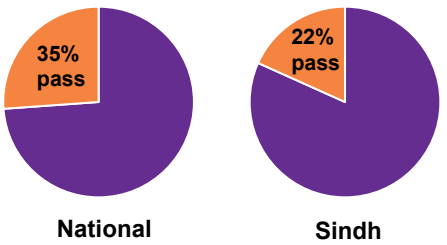
Mismatching in career pathway?

MDCAT (2021)



- ✓ A larger portion of students cannot pass the entry examination before moving to education of medical fields.
- ✓ It might imply that many students are likely to just try to go into the medical fields without considering other options.

No one to guide them by Mr. Faisal Bari

"Over the 25-odd years that I have taught I have met many young people who say a) they are studying a subject because their parents asked them to, b) they did not know what to do, so just chose randomly or on the basis of where they could get admission, c) they had to choose a major because they did not take the right subjects in high school, and d) they chose a subject because they were told they would have good job prospects if they studied it."

"The link between undergraduate education and a career is not clear to many (for most subjects, there is not a strong connection). The diversity of careers possible even in one field or area is also not clear to most students. "

"We need to introduce counselling services in schools/colleges. This is another area that has been neglected. But non-optimal choices by students are costly for the student as well as for the society."

Excerpt from an article published in Dawn, December 23rd, 2022

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National Education Policy 2009

✓ **Secondary and higher secondary education (P.37)**

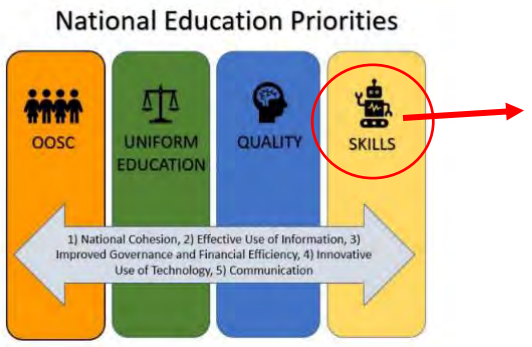
Counselling at higher secondary level must also address the career concerns of young students and encourage them to take up studies as per their aptitude other than the "accepted" fields of study, be it technical, vocational or any other area of study

✓ **Matching with the labour market (P.50)**

Career guidance and counselling shall be introduced at secondary and upper secondary levels, if not in each school, at least for school clusters. This shall involve local employers in providing information about job openings and the nature of work requirements.

National Educational Policy 2009 highlights the fact that career education has been neglected at the primary level and its importance starts from secondary and upper secondary level.

National Education Policy Framework 2018



NEP framework 2018 does not mention clearly needs of career education.

But it focuses the issue of mismatching with market, which is part of scopes that career education can address.

"*Pakistan faces significant skills shortages and mismatches, and there is a growing and as yet inadequately met demand for market-relevant, job-specific skills produced by the higher education and skills sectors, especially in emerging economic sectors." (P.5)*

School Education Sector Plan And Roadmap for Sindh (2019 – 2024)

The eight Priority Programmes are:

- ***Programme 1: Out of school children and illiterate youth***
- ***Programme 2: Equitable & Adequate provision of school infrastructure***
- ***Programme 3: Equitable enrolment and retention***
- ***Programme4: Merit based teacher recruitment, qualifications and professional development***
- ***Programme 5: Quality inputs and processes***
- ***Programme 6: Professional educational leadership and management***
- ***Programme 7: Improved resource allocation and utilisation***
- ***Programme 8: Effective strategic planning and M&E of SELD interventions***

School Education Sector Plan and Roadmap (Sindh) does not directly mention career guidance or career education.

Among eight priority programmes, career education could possibly contribute to **Programme 5** by *improving formal and non-formal student curriculum with focus on local needs, global trends, inclusive education and life skills, gender equality, cultural diversity and citizenship* **("Objective G")**.

Source: School Education Sector Plan And Roadmap for Sindh (2019 – 2024), SELD, Government of Sindh

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Comparison of provincial plans

School Education Sector Plan	Relevance to career education
Punjab (2019-2024)	Under Strategic Area 1 "Quality and Learning Outcomes", "**initiate career counselling for students at elementary and secondary levels"** is planned for "1.6 Promote extra- and co-curricular activities and life-skill based education to ensure wholesome personality development".
Sindh (2019-2024)	**Not included**
Balochistan (2020-2025)	Under Program 5 "Access and Participation" (5-6. Improve quality and relevance of NFE programs), "**introduce career counseling guidelines in NFE centers for improved career choices and continuing education**" is set for 5.6.8 objective. Under Program 8 "Technical and Vocational Education and Training", **"Develop and strengthen career counseling services at the institute level**" is set for 8.2. Enhance the quality and delivery of TVET to improve graduates' employability
KP (2020-2025)	Not included

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(3) Why does career education matter?

Career education can lead to long-term positive outcomes of employment, wages, and career satisfaction.

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Long-term evidence in world

An analysis of longitudinal data from eight countries (Australia, Canada, China, Germany, Korea, UK, Uruguay, USA)

Secondary school students who explore, experience and think about their futures in work frequently encounter lower levels of unemployment, receive higher wages and are happier in their careers as adults.

Following eleven (11) indicators are confirmed to evidence significant associations with positive outcomes:

Explore the future	Experience the future	Think about the future
• Career conversations • Engaging with people in work through career talks or job fairs • Workplace visits or job shadowing • Application and interview skills development activities • Occupationally-focused short programmes	• Part-time work • Volunteering	• Career certainty • Career ambition • Career alignment • Instrumental motivation towards school

(Source) OECD Education Working Papers No. 258: Indicators of teenage career readiness: An analysis of longitudinal data from eight countries (2021)
Career Readiness - OECD

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The followings should be focused for generating positive outcomes of employment, earning and career satisfaction.

	Verified 11 indicators	Definition
Explore the future	Career conversations	Speaking to someone individually about a career of interest
	Engaging with people in work through career talks or job fairs:	Attending career talks given by people in the world of work or attending job fairs
	Workplace visits or job shadowing:	Participation in workplace visits or job shadowing
	Application and interview skills development activities:	Participation in school-based activities that teach skills for applying to jobs (such as writing cover letters) and being interviewed for jobs
	Occupationally-focused short programmes:	Participation in short occupationally-specific courses within general programmes of education
Experience the future	Part-time work:	Participation in part-time or holiday work
	Volunteering:	Participation in community-based volunteering
Think about the future	Career certainty:	Ability to name a job expected at age 30
	Career ambition:	Expecting to have professional/managerial employment at age 30
	Career alignment:	Matching of occupational and educational expectations
	Instrumental motivation towards school;	Perceiving the usefulness of schooling for their future plans

(Source) OECD Education Working Papers No. 258: Indicators of teenage career readiness: An analysis of longitudinal data from eight countries (2021)

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The followings exploring activities can be expected to enhance career thinking such as career certainty and ambition .

	Indicators	Exploring activities associated with career thinking			
		I spoke with Career Advisor	I talked to some about the job I would like to do when they finish education	I completed a questionnaire to find out about my interest and abilities	I researched the internet for information about careers
Think about the future	Career certainty:	●	●	●	●
	Career ambition:	○	●	●	●
	Career alignment:		●	○	●
	Instrumental motivation towards school;	○	●	○	○

● statistically significant positive relationship at 1%
○ statistically significant positive relationship at 5%

(Source) OECD Education Working Papers No. 258: Indicators of teenage career readiness: An analysis of longitudinal data from eight countries (2021)

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Connection between the research evidences and the pilot session

Explore the future	Experience the future	Think about the future
• Career conversations • Engaging with people in work through career talks or job fairs • Workplace visits or job shadowing • Application and interview skills development activities • Occupationally-focused short programmes	• Part-time work • Volunteering	• Career certainty • Career ambition • Career alignment • Instrumental motivation towards school
<Contents of the pilot session> "Occupation cards sorting" encourage students to start career conservations. "How to search for a job and write CV" can enhance application skills.	*No contents*	**<Contents of the pilot session>** "Self-assessment test" can enhance career certainty and ambition. "Occupation cards sorting" encourage students to talk about future job, which can enhance career certainty, ambition, alignment and instrumental motivation. "Varieties of occupations" encourage students to research the internet for information, which can enhance career certainty, ambition, and alignment.

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4. Project recommendation

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Option 1

Addition to a Subsequent Education Sector Plan

- The current School Education Sector Plan (2019 - 2024) does not mention career guidance and career education both and does not set any relevant objectives.
- SELD can add objectives of career education to a subsequent sector plan so that career education can be linked to overall activities of the department.
- Career education embraces various definitions and different activities can be planned depending on issues. It basically can contribute to two objectives:
  1) **Education**: Career education can improve the quality of education in terms of personality development and learning motivation.
  2) **Employment**: Career education can improve employability in terms of planning, selecting, matching and surviving career pathways.
- In future discussion and consultation for a subsequent sector plan, SELD should study how career education could play a role in addressing sector issues.

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Option 2

Comprehensive policy document outlining policies on career education

- As a foundational document to support career education in Sindh province, SELD can develop a comprehensive policy document that provides directions of career education.
- The policy document should cover the following:

Items	Contents
1. Situational analysis of background context	• The following background should be analysed to sort out the current issues: problem in career planning, educational issues, career guidance overview in schooling and others, labour market highlights, employment needs, unemployment, underemployment and informal employment, and cultural aspects.
2. Objectives of career education	• Career education has various functions. The policy document should clarify a definition and objectives of career education based on regional issues of education and labor markets in Sindh. • A scope of career education to be supervised by SELD should be clear with a demarcation of career guidance of other departments.
3. Basic directions of career education	• Several basic directions should be clarified in responding to achieve objectives of career education. • "Addition to the curriculum revision" (Option 3) and "addition to the extra curriculum activities (Option 4)" can be included in part of basic directions.
4. Priority actions	• Identify a set of specific actions with priorities based on the basic directions.

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Option 3

Addition to the curriculum revision

- Currently, the English textbooks contain some relevant topics that can be used for career education. (*Please see the next page)
- However, these learning objectives are to study English, which does not include any guidance to make students explore self-understanding and occupational information for career pathway. In addition, those relevant topics are scattering in English textbooks of the grade 8, 9 and 10 without coordinating learning structures and effective steps for career education.
- There is no relevant topics in textbooks of Social studies and Pakistan studies.
- It be suggested:
  1. In case of integrating contents of career education into English textbooks, it should be structured by level of steps for career education with guidance explanations for teachers. (*Please see "Ideas of career education by stage")
  2. It should be analyzed if there are possibilities that other subject textbooks could include contents of career education while aligning with their leaning objectives.

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Review of English textbooks in Sindh

	Section	Contents	*Possible relevance to career education*
English 8th	Unit 4: Exploring educational opportunities	• In "reading text", students learn about several professions such as agriculture, commerce, computer science, and medical and engineer. • "Exercise 8" is to make students think about future plan.	• *Occupational understanding*
	Unit 7: The multiple roles that women play	• In "reading text", students lean multiple roles of women in and outside home.	• *Life career strategy*
English 9th (Test Edition)	Unit 3: Education and careers	• "Pre-reading" makes students think about interesting professions and its reason	• *Occupational understanding*
	Unit 8.4	• Writing an application (Writing exercise)	• *Occupational understanding*
English 10th (Test Edition)	Unit 4: Media for information and reflection	• In "Fun" section, students can choose future occupation.	• *Occupational understanding*
	Unit 6: Character building	• In "Study Skills", students learn how to assess capabilities with "SWOC"	• *Self-understanding*

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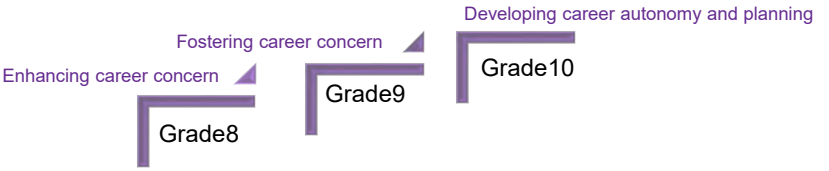
Ideas of career education by stage

	Grade 8	Grade 9	Grade 10
Learning focus	Enhancing career concern	Fostering career concern	Developing career autonomy and planning
Self-understanding	Activity #1: Interview to find my strengths	Activity #3: Self-assessment test	
Occupational understanding	Activity #4: Occupation cards sorting		Activity #5: Varieties of occupations Activity# 6: How to search for a job and write CV
Life career strategy		Activity # 7: Life career strategy	



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Option 4

Addition to the extra curriculum activities

- It is reported that some schools prepare annual plans for the extra curriculum activities.
- These activities have possibilities to collaborate with external resources such as vocational institutes and private entities for updating market information, which would be difficult for teachers to arrange in a regular classroom environment.
- In addition to contents of the pilot session, some exploring or experiencing activities such as career talks, workplace visits and volunteering be considered for planning the extra curriculum activities.

Explore the future	**Experience** the future	**Think** about the future
• Career conversations • Engaging with people in work through career talks or job fairs • Workplace visits or job shadowing • Application and interview skills development activities • Occupationally-focused short programmes	• Part-time work • Volunteering	• Career certainty • Career ambition • Career alignment • Instrumental motivation towards school

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Suggestions from Secretary WDD (Women Development Department)

1. The career education program may be extended to class 11 and 12 to give students an opportunity to choose their career path.
2. Students should be trained in IT and at least a 3-month course would be compulsory for each student.
3. All schools have annual plans for extracurricular activities, the career education topics may be included in the extracurricular activities.

Meeting on March 17, 2023

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Appendix

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Career education is included in the scope of “Career guidance”.

Career guidance

Services intended to support individuals of any age and at any point throughout their lives, to make educational, training and occupational choices and to manage their careers (career management skills)

- ✓ Careers information
- ✓ Individual and group guidance/counselling
- ✓ Career education
  - Organized and structured learning activities offered by schools, and other educational institutions aimed at developing individuals’ career management skills
- ✓ Skills assessment and psychometric testing
- ✓ Engagement with employers
- ✓ The development of skills needed for job seeking and self employment

Students

Adults

Developing national career development support systems Pathways to enhance lifelong career guidance, career education and career development support for workers (ILO) Investing in Career Guidance (ILO) 2021

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Situation in higher education of Pakistan

“The level of development of career guidance within Pakistan is relatively low”

- ✓ The Higher Education Commission (HEC) has been working to establish career counselling or placement centres in public universities for around a decade. However, the implementation of these reforms has varied across different universities. One website review shows that career guidance centres/services have now been established in 55% of the sample universities.
- ✓ There are several bodies which advocate for the development of career guidance within Pakistan:
  - **British Council Pakistan** run a series of annual symposia for counsellors
  - **The National Association for Career Counsellors and Vocational Guides** was launched in 2012 in Karachi by the International Labour Organsization (ILO)
- ✓ Examples of universities that offer career guidance services:

  National University of Sciences and Technology (Islamabad), University of Peshawar, Fatimah Jinnah Women University, University of Engineering and Technology (Peshawar), University of Haripur, University of Agriculture (Faisalabad), Commission on Science and Technology for Sustainable Development in the South (COMSATS), Institute of Information and Technology (Islamabad), Islamia University of Bahawalpur, Lahore University of Management Sciences and Foundation of Advancement of Science and Technology National University of Computer and Emerging Sciences (FAST NUCES)

Source: Careers work in higher education in Pakistan: current practice and options for the future (Zahid, Gulnaz; Hooley, Tristram; Neary, Siobhan) 2020

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Appendix

Detail comments of participants (the pilot session)

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Teachers' comments

Detail comments

Career education session is effective for students.

This training is good for students and give opportunities to decide about their career.	GBSS No.1 5F NK (Central)
This training is important for students to know about their strength and have idea to choose their career.	GGSS Keamari Jackson (Keamari)
Students realized many professions and they also learnt about themselves.	GBSS P&T Colony (South)
These kind of session bring positive attitude in children's behavior and motivate them to think about their careers from the early age.	GGSS Junior Model No.1 (East)
These sessions increased knowledge of students, enhance the vision about different occupations.	GBHSS KONKAR (Malir)
Story telling activity was interesting as students are encouraged to know that they can continue their studies and Job together even if they are married.	
These activities are more engaging because students participate in activities that are not in syllabus or regular classes.	GGSS Bloch 5 Shah Faisal Colony (Korangi)

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Teachers' comments

Detail comments

Career education session should be provided to more students.

	GGSS Bloch 5 Shah Faisal Colony (Korangi)
This is excellent training and should be extended to all students so they can choose their career.	GBSS Jam Murad Ali (Malir) GBSS Bazata Line (South)
This training should be extended in other schools, especially in Karachi rural areas as these students have no sufficient facilities as compared to other area of the city.	GBHSS KONKAR (Malir)
It is necessary for students to be engaged in different activities that has learning and skill development. This should be the part of curriculum.	GGSS Bloch 5 Shah Faisal Colony (Korangi)
I hope that school should continue these trainings with all the students and class sections. I suggest to make it a part of regular studies.	GGHSS Gulshan E Iqbal Block 6 (East)

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Teachers' comments

Detail comments

Some activities need translation.

It is suggested to translate some of the activities into **Urdu** to better understand.	GBSS KTS-10 KORANGI
RIASEC test may be translated in **English** also for better understanding.	GBSS No.1 5F NK (Central)
Some activities need translations in Urdu.	GBSS Jam Murad Ali (Malir)
The manual would be translated into **Sindhi**, which will help conducting these activities in a better way. (Sindhi medium)	GBHSS KONKAR (Malir)

Senior teachers should be involved.

Teacher requested to take up this matter with higher authorities for recommendation of senior teacher for such training	GBSS Khuldabad (Malir)

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Students' comments

Detail comments

Self-understanding

We liked to think about my strength and weakness and what my friend think about me.	Class 8th
I learned about myself and happy to know about what my friend think. We always think about weakness, but we should highlight strengths of everyone.	Class 8th
Before these activities, I didn't know about my strengths and weaknesses. After this training I am able to identify my strengths and interest in career.	Class 9th
It helped us find ourselves in a great way	Class 9th
Self-assessment activity helped me finding my interest	Class 10th

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Students' comments

Detail comments

Occupational understanding

Before the session, I didn't know what occupations we have in our country and what career options we can choose. My favorite activity was card sorting activity.	Class 9th
After the card sorting activity, I know more professions to choose as a career.	Class 9th
By doing Supply Chain activity, we came to know about different sub jobs of one particular field and its linkage	Class 8th
My favorite activity was CV activity. I get to know that how one can apply for job.	Class 9th
I learnt a lot from "how to find a job and write CV" activity. Before this activity I didn't know how to search for a job and apply for a job. No one taught us this before.	Class 10th

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Students' comments

Detail comments

Life career strategy

We heard the story of women who played multiple roles and the story motivated us to achieve many things in life. — Class 9th

Story of Women made me understand that even a marriage cannot stop a girl from achieving her career goals. — Class 10th

"Storytelling of women"

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Students' comments

Detail comments

Overall

Mostly kids do job what their parents say. I realize I should select the profession with interest so I that continue to work with same passion. — Class 8th

All these activities developed my confidence. — Class 8th

This session helped me planning my future — Class 10th

Session motivated me to do best in my studies and also helped me in making good future decisions. — Class 8th

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Monitoring team's findings

Detail comments

The success factor was cooperation of headmasters

The HM and teachers supported each other in implementation of the sessions. HM provided all resources that were needed and kept monitoring the session.	GGSS Bloch 5 Shah Faisal Colony (Korangi)
HM and teachers appreciated this activity and interested to conduct this training for maximum students in their school.	GGSS Keamari Jackson (Keamari)

Challenges of teachers

There is no substitute given for their regular class. As the trainers are primary teachers and they have to conduct the sessions for secondary, they have to let their regular class and need support from management.	GGHSS Gulshan E Iqbal Block 6 (East)
It was difficult for one teacher to conduct all activities alone. I suggested them to get support from other teacher to conduct activities properly.	GBSS KTS-10 KORANGI
Headmaster may be involved in the TOT for better understanding of the training. Teachers had difficulty facilitating 3-day sessions as HM did not support them.	GBSS Khuldabad (Malir)

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Attachment 19: List of toolkit

Light-F Toolkit Material list

						Language		
No	Toolkit type	Component	Module	Title	File type	English	Urdu	Sindhi
1	Graduation model (Rural)	-	-	User guides Rural version	PDF	○	○	
2	Graduation model (Urban)	-	-	User guides Urban version	PDF	○	○	
3	Graduation model (Vocational)	-	-	User guides Vocational institute version	PDF	○	○	
4	Graduation model	-	-	1. How can I improve my life?	Video		○	
5	Graduation model	LM	-	2. How can I plan our life and manage money?	Video		○	
6	Graduation model	LM	-	3. How can I work as a professional?	Video		○	
7	Graduation model	IG/FA	-	4. How can I make money?	Video		○	
8	Graduation model	FA	Digital Hunarmandi	Financial literacy training	PDF	○	○	○
9	Graduation model	FA	Digital Hunarmandi	Instructor guide	PDF	○	○	
10	Graduation model	IG	Business planning	Income generation Business Planning video	Video		○	
11	Graduation model	-	Baseline/Endline survey	Instructions for Baseline and Endline survey	PDF	○		
12	Graduation model	-	Baseline/Endline survey	Sample Questionnaire sheet for baseline survey (rural version)	PDF	○		○
13	Graduation model	-	Baseline/Endline survey	Sample Questionnaire sheet for endline survey (rural version)	PDF	○		○
14	Graduation model	-	Baseline/Endline survey	Business skills test (rural version)	PDF	○		○
15	Graduation model	-	Baseline/Endline survey	Sample Questionnaire sheet for baseline survey (urban version)	PDF	○	○	
16	Graduation model	-	Baseline/Endline survey	Sample Questionnaire sheet for endline survey (urban version)	PDF	○	○	
17	Graduation model	-	Baseline/Endline survey	Sample Questionnaire sheet for baseline survey (vocational version)	PDF	○	○	
18	Graduation model	-	Baseline/Endline survey	Sample Questionnaire sheet for endline survey (vocational version)	PDF	○	○	
19	Graduation model	-	Baseline/Endline survey	Business skills test (urban&vocational version)	PDF	○	○	
20	Graduation model (Rural)	LM	-	Overview of Life management skill sessions	PDF	○		
21	Graduation model (Rural)	LM	-	Summary of 8 sessions	PDF	○		
22	Graduation model (Rural)	LM	1 Life course planning	Lesson plan	PDF	○		○
23	Graduation model (Rural)	LM	1 Life course planning	Presentation material for TOT	PDF	○		
24	Graduation model (Rural)	LM	1 Life course planning	Panaflex	PDF	Picture only		
25	Graduation model (Rural)	LM	1 Life course planning	Case story of Ayesha	Video			○
26	Graduation model (Rural)	LM	2 Benefit of saving	Lesson plan	PDF	○		○
27	Graduation model (Rural)	LM	2 Benefit of saving	Presentation material for TOT	PDF	○		
28	Graduation model (Rural)	LM	2 Benefit of saving	Panaflex	JPEG	Picture only		
29	Graduation model (Rural)	LM	3 Income & expenditure recording	Lesson plan	PDF	○		○
30	Graduation model (Rural)	LM	3 Income & expenditure recording	Presentation material for TOT	PDF	○		
31	Graduation model (Rural)	LM	4 Work ethics	Lesson plan	PDF	○		○
32	Graduation model (Rural)	LM	4 Work ethics	Presentation material for TOT	PDF	○		
33	Graduation model (Rural)	LM	4 Work ethics	Panaflex	JPEG	Picture only		
34	Graduation model (Rural)	LM	4 Work ethics	Bad case story	Video			○
35	Graduation model (Rural)	LM	4 Work ethics	Good case story	Video			○
36	Graduation model (Rural)	LM	5 Teamwork	Lesson plan	PDF	○		○
37	Graduation model (Rural)	LM	5 Teamwork	Presentation material for TOT	PDF	○		
38	Graduation model (Rural)	LM	5 Teamwork	Panaflex	JPEG	Picture only		
39	Graduation model (Rural)	LM	6 Quality and Hygiene	Lesson plan	PDF	○		○
40	Graduation model (Rural)	LM	6 Quality and Hygiene	Presentation material for TOT	PDF	○		
41	Graduation model (Rural)	LM	6 Quality and Hygiene	Panaflex	JPEG	Picture only		
42	Graduation model (Rural)	LM	6 Quality and Hygiene	Ayesha's story	Video			○
43	Graduation model (Rural)	LM	6 Quality and Hygiene	Bad case story	Video			○
44	Graduation model (Rural)	LM	7 Time management	Lesson plan	PDF	○		○
45	Graduation model (Rural)	LM	7 Time management	Presentation material for TOT	PDF	○		
46	Graduation model (Rural)	LM	7 Time management	Panaflex	JPEG	Picture only		
47	Graduation model (Rural)	LM	7 Time management	Bad case story	Video			○
48	Graduation model (Rural)	LM	7 Time management	Good case story	Video			○
49	Graduation model (Rural)	LM	8 Women and career	Lesson plan	PDF	○		○
50	Graduation model (Rural)	LM	8 Women and career	Presentation material for TOT	PDF	○		
51	Graduation model (Rural)	LM	Supplemental materials	Phuri Phuri Tallao	PDF			○
52	Graduation model (Rural)	LM	Supplemental materials	Calendar	PDF			○
53	Graduation model (Rural)	LM	Supplemental materials	Women of Northern Sindhi	PDF	○		○
54	Graduation model (Rural)	LM	Male session	Theater play performance of 3 sessions of Life management capacity development for men	Video			○
55	Graduation model (Rural)	LM	Functional Literacy Course	Training Manual	PDF			○
56	Graduation model (Rural)	LM	Functional Literacy Course	Math Teacher Guide	PDF			○
57	Graduation model (Rural)	LM	Functional Literacy Course	Math Textbook	PDF			○
58	Graduation model (Rural)	LM	Functional Literacy Course	Sindhi Teacher Guide	PDF			○
59	Graduation model (Rural)	LM	Functional Literacy Course	Sindhi Textbook	PDF			○
60	Graduation model (Rural)	IG	Digital Security	0 Introduction Presentation	PDF	○		
61	Graduation model (Rural)	IG	Digital Security	0 Introduction Presentation with lecture note	PDF	○		
62	Graduation model (Rural)	IG	Digital Security	Part 1: Online harassment and abuse Presentation	PDF	○		
63	Graduation model (Rural)	IG	Digital Security	Part 1: Online harassment and abuse Presentation with lecture note	PDF	○		
64	Graduation model (Rural)	IG	Digital Security	Part 1: Online harassment and abuse Video	Video			○
65	Graduation model (Rural)	IG	Digital Security	Part 2: Reporting online harassment Presentation	PDF	○		
66	Graduation model (Rural)	IG	Digital Security	Part 2: Reporting online harassment Presentation with lecture note	PDF	○		

67	Graduation model (Rural)	IG	Digital Security	Part 3: Hands-on practice on protecting you from social engineering attack Presentation	PDF	○		
68	Graduation model (Rural)	IG	Digital Security	Part 3: Hands-on practice on protecting you from social engineering attack Presentation with lecture note	PDF	○		
69	Graduation model (Rural)	IG	Digital Security	Part 3: Handout for SNS Apps	PDF	○		
70	Graduation model (Rural)	IG	Digital Security	Part 3: Hands-on practice on protecting you from social engineering attack: Video	Video			○
71	Graduation model (Rural)	IG	Digital Security	Part 4: Online well-being Presentation	PDF	○		
72	Graduation model (Rural)	IG	Digital Security	Part 4: Online well-being Presentation with lecture note	PDF	○		
73	Graduation model (Rural)	IG	Make up course	Make up course videos (18 short videos)	Video			○
74	Graduation model (Urban)	LM	-	Overview of Life management skill sessions	PDF	○		
75	Graduation model (Urban)	LM	-	Summary of 7 sessions	PDF	○		
76	Graduation model (Urban)	LM	1 Life course planning	Lesson plan	PDF	○	○	
77	Graduation model (Urban)	LM	1 Life course planning	Presentation material for TOT	PDF	○		
78	Graduation model (Urban)	LM	1 Life course planning	Video: Life course planning -Food business-	Video		○	
79	Graduation model (Urban)	LM	1 Life course planning	Video: Life course planning -Yoga class-	Video		○	
80	Graduation model (Urban)	LM	2 Benefit of saving	Lesson plan	PDF	○	○	
81	Graduation model (Urban)	LM	2 Benefit of saving	Presentation material for TOT	PDF	○		
82	Graduation model (Urban)	LM	3 Income & expenditure recording	Lesson plan	PDF	○	○	
83	Graduation model (Urban)	LM	3 Income & expenditure recording	Presentation material for TOT	PDF	○		
84	Graduation model (Urban)	LM	4 Work ethics	Lesson plan	PDF	○	○	
85	Graduation model (Urban)	LM	4 Work ethics	Presentation material for TOT	PDF	○		
86	Graduation model (Urban)	LM	4 Work ethics	Video: Work ethics -Beauty salon-	Video		○	
87	Graduation model (Urban)	LM	4 Work ethics	Video: Work ethics -Food business-	Video		○	
88	Graduation model (Urban)	LM	5 Time management	Lesson plan	PDF	○	○	
89	Graduation model (Urban)	LM	5 Time management	Presentation material for TOT	PDF	○		
90	Graduation model (Urban)	LM	5 Time management	Video: Time management	Video		○	
91	Graduation model (Urban)	LM	6 Motivation	Lesson plan	PDF	○	○	
92	Graduation model (Urban)	LM	6 Motivation	Presentation material for TOT	PDF	○		
93	Graduation model (Urban)	LM	6 Motivation	Video: Motivation	Video		○	
94	Graduation model (Urban)	LM	7 Women and career	Lesson plan	PDF	○	○	
95	Graduation model (Urban)	LM	7 Women and career	Presentation material for TOT	PDF	○		
96	Graduation model (Urban)	LM	Supplemental materials	Boond Boond Darya	PDF		○	
97	Graduation model (Urban)	LM	Supplemental materials	Calendar	PDF		○	
98	Graduation model (Urban)	LM	Supplemental materials	Women stories	PDF	○	○	
99	Graduation model (Urban)	IG	1. Idea generation	Presentation	PDF	○	○	
100	Graduation model (Urban)	IG	1. Idea generation	Instructor guide	PDF	○		
101	Graduation model (Urban)	IG	1. Idea generation	Summary video	Video		○	
102	Graduation model (Urban)	IG	2. Business planning	Presentation	PDF	○	○	
103	Graduation model (Urban)	IG	2. Business planning	Instructor guide	PDF	○		
104	Graduation model (Urban)	IG	2. Business planning	Summary video	Video		○	
105	Graduation model (Urban)	IG	2. Business planning	Format of the business framework	PDF		○	
106	Graduation model (Urban)	IG	3. Marketing	Presentation	PDF	○	○	
107	Graduation model (Urban)	IG	3. Marketing	Instructor guide	PDF	○		
108	Graduation model (Urban)	IG	3. Marketing	Summary Video	Video		○	
109	Graduation model (Urban)	IG	3. Marketing	Format of the customer research	PDF		○	
110	Graduation model (Urban)	IG	4. Cost and profit	Presentation	PDF	○	○	
111	Graduation model (Urban)	IG	4. Cost and profit	Instructor guide	PDF	○		
112	Graduation model (Urban)	IG	4. Cost and profit	Summary Video	Video		○	
113	Graduation model (Urban)	IG	5. Pricing	Presentation	PDF	○	○	
114	Graduation model (Urban)	IG	5. Pricing	Instructor guide	PDF	○		
115	Graduation model (Urban)	IG	5. Pricing	Summary Video	Video		○	
116	Graduation model (Urban)	IG	6. Negotiation	Presentation	PDF	○	○	
117	Graduation model (Urban)	IG	6. Negotiation	Instructor guide	PDF	○		
118	Graduation model (Urban)	IG	6. Negotiation	Summary Video	Video		○	
119	Graduation model (Urban)	IG	7. Communication	Presentation	PDF	○	○	
120	Graduation model (Urban)	IG	7. Communication	Instructor guide	PDF	○		
121	Graduation model (Urban)	IG	7. Communication	Summary Video	Video		○	
122	Graduation model (Urban)	IG	8. Bookkeeping	Presentation	PDF	○	○	
123	Graduation model (Urban)	IG	8. Bookkeeping	Instructor guide	PDF	○		
124	Graduation model (Urban)	IG	8. Bookkeeping	Summary Video	Video		○	
125	Graduation model (Urban)	IG	8. Bookkeeping	Format of cash book	PDF/Word	○	○	
126	Graduation model (Urban)	IG	9. Cash flow planning	Presentation	PDF	○	○	
127	Graduation model (Urban)	IG	9. Cash flow planning	Instructor guide	PDF	○		
128	Graduation model (Urban)	IG	9. Cash flow planning	Summary Video	Video		○	
129	Graduation model (Urban)	IG	9. Cash flow planning	Format of start up	PDF/Word	○	○	
130	Graduation model (Urban)	IG	9. Cash flow planning	Format of running cost	PDF/Word	○	○	
131	Graduation model (Urban)	IG	9. Cash flow planning	Format of cash flow plan	PDF/Word	○	○	
132	Graduation model (Urban/Vocational)	IG	10. Digital marketing	1. How to use smartphone: Presentation	PDF	○	○	
133	Graduation model (Urban/Vocational)	IG	10. Digital marketing	1. How to use smartphone: Instructor's Guide	PDF	○	○	
134	Graduation model (Urban/Vocational)	IG	10. Digital marketing	2. Basic App: YouTube: Presentation	PDF	○	○	
135	Graduation model (Urban/Vocational)	IG	10. Digital marketing	2. Basic App: YouTube: Instructor's Guide	PDF	○	○	
136	Graduation model (Urban/Vocational)	IG	10. Digital marketing	3. Basic App: WhatsApp: Presentation	PDF	○	○	
137	Graduation model (Urban/Vocational)	IG	10. Digital marketing	3. Basic App: WhatsApp: Instructor's Guide	PDF	○	○	
138	Graduation model (Urban/Vocational)	IG	10. Digital marketing	4. Basic App: Facebook: Presentation	PDF	○	○	
139	Graduation model (Urban/Vocational)	IG	10. Digital marketing	4. Basic App: Facebook: Instructor's Guide	PDF	○	○	
140	Graduation model (Urban/Vocational)	IG	Digital Security	Part 1: Online harassment and abuse Presentation	PDF	○	○	
141	Graduation model (Urban/Vocational)	IG	Digital Security	Part 1: Online harassment and abuse Presentation with lecture note	PDF	○	○	
142	Graduation model (Urban/Vocational)	IG	Digital Security	Part 1: Case story video	Video		○	
143	Graduation model (Urban/Vocational)	IG	Digital Security	Part 2: Reporting online harassment Presentation	PDF	○	○	
144	Graduation model (Urban/Vocational)	IG	Digital Security	Part 2: Reporting online harassment Presentation with lecture note	PDF	○	○	

145	Graduation model (Urban/Vocational)	IG	Digital Security	Part 3: Hands-on practice on protecting you from social engineering attack Presentation	PDF	○	○	
146	Graduation model (Urban/Vocational)	IG	Digital Security	Part 3: Hands-on practice on protecting you from social engineering attack Presentation with lecture note	PDF	○	○	
147	Graduation model (Urban/Vocational)	IG	Digital Security	Part 3: Handout for SNS Apps	PDF	○	○	
148	Graduation model (Urban/Vocational)	IG	Digital Security	Part 3: Case story video	Video		○	
149	Graduation model (Urban/Vocational)	IG	Digital Security	Part 4: Online well-being Presentation	PDF	○	○	
150	Graduation model (Urban/Vocational)	IG	Digital Security	Part 4: Online well-being Presentation with lecture note	PDF	○	○	
151	Graduation model (Vocational)	LM	-	Overview of Life management skill sessions	PDF	○	○	
152	Graduation model (Vocational)	LM	-	Summary of 8 sessions	PDF	○	○	
153	Graduation model (Vocational)	LM	1: Life Course Planning	Lesson plan	PDF	○	○	
154	Graduation model (Vocational)	LM	1: Life Course Planning	Presentation material for TOT	PDF	○	○	
155	Graduation model (Vocational)	LM	1: Life Course Planning	Case story video	Video		○	
156	Graduation model (Vocational)	LM	2: Benefit of saving	Lesson plan	PDF	○	○	
157	Graduation model (Vocational)	LM	2: Benefit of saving	Presentation material for TOT	PDF	○	○	
158	Graduation model (Vocational)	LM	3: Income and expenditure recording	Lesson plan	PDF	○	○	
159	Graduation model (Vocational)	LM	3: Income and expenditure recording	Presentation material for TOT	PDF	○	○	
160	Graduation model (Vocational)	LM	4: Work ethics	Lesson plan	PDF	○	○	
161	Graduation model (Vocational)	LM	4: Work ethics	Presentation material for TOT	PDF	○	○	
162	Graduation model (Vocational)	LM	4: Work ethics	Case story video (Bad case story)	Video		○	
163	Graduation model (Vocational)	LM	4: Work ethics	Case story video (Good case story)	Video		○	
164	Graduation model (Vocational)	LM	5: Quality and Hygiene	Lesson plan	PDF	○	○	
165	Graduation model (Vocational)	LM	5: Quality and Hygiene	Presentation material for TOT	PDF	○	○	
166	Graduation model (Vocational)	LM	5: Quality and Hygiene	Case story video (Ayesha's case story)	Video		○	
167	Graduation model (Vocational)	LM	5: Quality and Hygiene	Case story video (Bad case story)	Video		○	
168	Graduation model (Vocational)	LM	6: Time management	Lesson plan	PDF	○	○	
169	Graduation model (Vocational)	LM	6: Time management	Presentation material for TOT	PDF	○	○	
170	Graduation model (Vocational)	LM	6: Time management	Case story video (Bad case story)	Video		○	
171	Graduation model (Vocational)	LM	6: Time management	Case story video (Good case story)	Video		○	
172	Graduation model (Vocational)	LM	7: Motivation	Lesson plan	PDF	○	○	
173	Graduation model (Vocational)	LM	7: Motivation	Presentation material for TOT	PDF	○	○	
174	Graduation model (Vocational)	LM	7: Motivation	Case story video	Video		○	
175	Graduation model (Vocational)	LM	8 Women and Career	Lesson plan	PDF	○	○	
176	Graduation model (Vocational)	LM	8 Women and Career	Presentation material for TOT	PDF	○	○	
177	Graduation model (Vocational)	LM	Supplemental materials	Boond Boond Darya	PDF		○	
178	Graduation model (Vocational)	LM	Supplemental materials	Calendar	PDF		○	
179	Graduation model (Vocational)	LM	Supplemental materials	Women of Northern Sindhi	PDF	○	○	
180	Graduation model (Vocational)	IG	1: Entrepreneurship	Presentation	PDF	○	○	
181	Graduation model (Vocational)	IG	1: Entrepreneurship	Instructor guide	PDF	○	○	
182	Graduation model (Vocational)	IG	1: Entrepreneurship	Case stories	PDF		○	
183	Graduation model (Vocational)	IG	1: Entrepreneurship	Summary Video	Video		○	
184	Graduation model (Vocational)	IG	2: Idea generation	Presentation	PDF	○	○	
185	Graduation model (Vocational)	IG	2: Idea generation	Instructor guide	PDF	○	○	
186	Graduation model (Vocational)	IG	3: Marketing and promotion	Presentation	PDF	○	○	
187	Graduation model (Vocational)	IG	3: Marketing and promotion	Instructor guide	PDF	○	○	
188	Graduation model (Vocational)	IG	4: Cost and Profit	Presentation	PDF	○	○	
189	Graduation model (Vocational)	IG	4: Cost and Profit	Instructor guide	PDF	○	○	
190	Graduation model (Vocational)	IG	5: Pricing	Presentation	PDF	○	○	
191	Graduation model (Vocational)	IG	5: Pricing	Instructor guide	PDF	○	○	
192	Graduation model (Vocational)	IG	6: Cash flow planning	Presentation	PDF	○	○	
193	Graduation model (Vocational)	IG	6: Cash flow planning	Instructor guide	PDF	○	○	
194	Graduation model (Vocational)	IG	6: Cash flow planning	Format #1 start up	PDF	○	○	
195	Graduation model (Vocational)	IG	6: Cash flow planning	Format #2 cash book	PDF	○	○	
196	Graduation model (Vocational)	IG	7: Business planning	Presentation	PDF	○	○	
197	Graduation model (Vocational)	IG	7: Business planning	Instructor guide	PDF	○	○	
198	Graduation model (Vocational)	IG	7: Business planning	Business framework format	PDF		○	
199	Social Business Promotion Training	-	-	Introductory video	Video		○	
200	Social Business Promotion Training	-	-	Orientation video for online training	Video		○	
201	Social Business Promotion Training	-	-	User guides	PDF	○	○	
202	Social Business Promotion Training	-	-	Online self-learning training course website	Website	○		
203	Social Business Promotion Training	-	-	Social Business Promotion Handbook	PDF	○	○	
204	Social Business Promotion Training	-	-	Summary video	Video		○	
205	Social Business Promotion Training	-	-	Supplemental video	Video		○	
206	Career education	-	-	Introductory video	Video		○	
207	Career education	-	-	Teacher Manual of Career Education	PDF	○		
208	Career education	-	Interview to find my strengths	Activity sheet	Word	○		
209	Career education	-	Occupation cards sorting	Occupational cards	PDF	○		
210	Career education	-	Occupation cards sorting	Activity format	Word	○		
211	Career education	-	Varieties of occupations	Supply chain sheet	PDF	○		
212	Career education	-	Life career strategy	Discussion sheet	Word	○		
213	Career education	-	Life career strategy	Storytelling Videos: Career of Midwife	Video		○	
214	Career education	-	Life career strategy	Storytelling Videos: Career of Textile Engineer	Video		○	
215	Career education	-	Life career strategy	Storytelling Videos: Career of Lawyer	Video		○	
216	Career education	-	Life career strategy	Storytelling Videos: Career of Laboratory Technician	Video		○	
217	Career education	-	Formal employment	Video: For prosperous future of women: Case study of three women in Karachi, Pakistan	Video		○	
218	Career education	-	Formal employment	Video: Good Practice for Employing Women: Case study of Midas Safety, Pakistan	Video		○	

Attachment 20: Toolkit Authorization Letter

No.SO(DW)WDD/10(28)ADPSch/19-20/JICA/19/439

GOVERNMENT OF SINDH
WOMEN DEVELOPMENT DEPARTMENT

Karachi dated 18th October, 2023.

SUBJECT: AUTHORIZATION OF THE LIGHT-F TOOLKIT:

The Project namely "Project for Improvement of livelihood and Well-being of Female Home based Workers (FWBWs) in the informal Economic Sector in Sindh Province" (Light-F-Project) run under Annual Development Programme of Women Development Department, Government of Sindh assisted & supported by the Japan International Cooperation Agency (JICA). The Light-F-Project toolkit was developed through pilot activities of the project.

The Light-F Toolkit aims to support women, especially Female Home Based Workers (FHBWs) social entrepreneurs, and their future generations through three types of toolkits: **"Graduation Model", "Social Business" "Promotion Training" and "Career Education"**.

To utilize the Light-F Toolkit, Woman Development Department encourages any organizations who support low income women, especially FHBWs, such as Government Departments, Public institutions, Private companies, Universities & NGOs, All necessary materials, including training materials, user guides and case stories, are accessible on the Toolkit Platform website.(https://light-f.jimdofree.com/)

For any assistance please contact the WDD support team using the contact form on the Toolkit Platform.

ADDITIONAL SECRETARY/DEPUTY PROJECT DIRECTOR
TO GOVERNMENT OF SINDH

Copy forwarded for information & necessary action to:-

1. Secretary Planning, Planning & Development Department Government of Sindh
2. The Secretary, Health Department. GOS
3. The Secretary School Education Department, GOS
4. The Secretary, Agricultural Department, GOS

5. The Secretary, Livestock and Fisheries Department, GOS
6. The Secretary, Industry Department, GOS
7. The Secretary, Laboure Department, GOS
8. The Secretary, Population Department, GOS
9. The Secretary Social Welfare Department, GOS
10. The Secretary, Sindh Higher Education Commission, GOS
11. The Director, Sindh Higher Education Commission, GOS
12. The Director of Non-Formal Education, GOS
13. The Project Director, PPRP, Planning and Development Department
14. The Managing Director, STEVTA
15. PS to Minister Women Development Department, GOS
16. CEO SRSO/ CEO WDFP
17. Representative UN-Women
18. Representative UNDP
19. Women Chamber of Commerce
20. National Incubation Center
21. Pakistan Microfinance Network
22. All NGOs supporting low income women, especially FHBWs
23. The Chief Representative, JICA Pakistan Office, Islamabad
24. The Chief Advisor, JICA Light-F Project

18/10/23

SECTION OFFICER (DEV)

LIGHT-F

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

16 October 2023

To Additional Secretary / Deputy Project Director,
Women Development Department
Government of Sindh
Karachi.

SUBJECT: - **REQUEST FOR AUTHORIZATION AND DISSEMINATION OF LIGHT-F TOOLKIT DEVELOPTED IN THE PROJECT "IMPROVEMENT OF LIVELIHOODS AND WELLBEING OF FEMALE HOME-BASED WORKERS IN THE INFORMAL ECONOMIC SECTOR IN SINDH PROVINCE."**

Dear Secretary,

We would like to express our sincere appreciation for your kind support for the project titled "Improvement of livelihood and wellbeing of Female Home Based Workers (FHBWs) in the informal economic sector in Sindh Province (herein after called 'the Project'). With the dedicated support of WDD, the Project has produced a lot of positive changes in behavior and awareness among beneficiary FHBWs.

Based on the successful pilot activities, the Light-F toolkit has been developed in collaboration with WDD and partner organizations. We would greatly appreciate it if WDD could authorize the Light-F toolkit as a set of materials aiming for improvement of livelihood and well-being of FHBWs which not only WDD but all any other organizations who are interested in assisting FHBWs can apply. For effective promotion of the toolkit, we recommend WDD to announce the authorization of Light-F toolkit to all related stakeholders including governmental department, public institutions, private companies, universities and NGOs that support low-income women, especially FHBWs. Below is the information about the toolkit that should be shared in the letter:

1. **Outline of Light-F Project**
   WDD has implemented the Light-F Project, with support from Japan International Cooperation Agency (JICA).

Project title	Project for Improvement of Livelihoods and Well-being of Female Home-Based Workers in the Informal Economic Sector in Sindh Province (Light-F)
Period	Planning: 2017-2018 Implementation: 2018-2023
Implementation agency	Women Development Department, Sindh Government
Partner organizations	Sindh Rural Support organization (SRSO) Women Development Foundation Pakistan (WDFP) Tez Financial Services (TSF) Sindh Technical Education & Vocational Trainings (STEVTA)

2. Types of the toolkit

Three types of the toolkit were developed through pilot activities by the Light-F Project. All materials are available at Light－F toolkit platform.

No	Type of toolkit	Target	Purpose
1	Graduation Model	FHBWs	To support a sustainable livelihood through three key interventions: life management capacity development, financial access improvement and income generation support in a holistic manner.
2	Social Business Promotion Training	Social entrepreneurs	To provide users who want to start their own social business with a comprehensive understanding of social business and contemporary approaches to promoting it.
3	Career Education	High school students	To educate high school students about various aspects of career readiness, empower them to make informed decisions regarding their careers and achieve self-reliance in society.

All necessary materials, including training materials and case stories, are accessible on the Toolkit platform (https://light-f.jimdofree.com/). User guides for each toolkit provide introductory information about the implementation steps, including required schedules and personnel.

3. Outlines of toolkit

1) Graduation model

Graduation Model aims to support FHBWs in achieving economic self-reliance and long-term sustainability by providing the following interventions.

It has three key intervention areas with the following aims:

- **Life management**: To plan life, manage money better, and to acquire professional behaviors for work.
- **Financial access improvement:** To use more financial services.
- **Income generation support**: To earn more in a sustainable way.

There are three versions of the Graduation model;

- **Rural version** targets group of FHBWs doing handicraft business in rural areas.
- **Urban version** targets induvial FHBWs doing small business by own account in urban area.
- **Vocational institute version** targets students in vocational institutes who want to start own business.

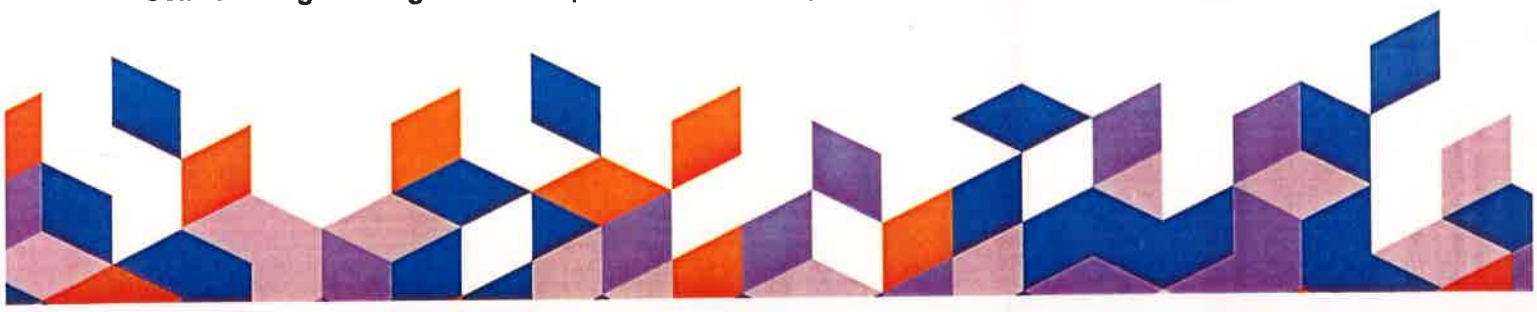
Toolkit Platform Graduation model: https://light-f.jimdofree.com/graduation-model/

2) Social Business Promotion Training (SBPT)

Social Business Promotion Training aims to help university students, entrepreneurs or staff of women support organizations to understand social business that benefits underprivileged segment of people such as low-income women while being economically sustainable.

The online self-learning training course is available for free. Therefore, those people aspiring to start their own social businesses can utilize it for independent learning.

Toolkit Platform SBPT: https://light-f.jimdofree.com/social-business-promotion-training/
Self-learning training course: https://socialbusinesspromotion.thinkific.com/courses/training



3) **Career Education**
Career Education aims to educate students of classes 8, 9, and 10 in Pakistan to choose a suitable occupation by themselves. The training materials are designed to be utilized primarily under the guidance of high school teachers.

The training module for career education focuses on developing capabilities in three areas: 1) self-understanding; 2) understanding of occupations; and 3) life-career strategy.

Toolkit Platform Career Education: https://light-f.jimdofree.com/career-education/

4. **Necessary assistance**
WDD is expected to provide the technical as well as logistical support for those applying the toolkit for their activities for the first time. The toolkit support team in WDD directorate is in charge of responding inquires, managing to the Toolkit Platform, supporting to conduct TOT/ seminars in order to disseminate the toolkit.

Contact form in the Toolkit Platform: https://light-f.jimdofree.com/contact/

Your cooperation in this regard would be highly appreciated.

Sincerely yours,

間宮 千代
(CHIYO MAMIYA)
Chief Advisor

Attachment 1: Light-F Toolkit Material list
Attachment 2: Flyer of the toolkit
Attachment 3: Flyer of the Graduation model

Attachment 21: Minutes of Meeting on Sustainability

MINUTES OF MEETING
AMONG
WOMEN DEVELOPMENT DEPARTMENT, SINDH RURAL SUPPORT ORGANIZATION, SINDH GOVERNMENT, SINDH TECHNICAL EDUCATION AND VOCATIONAL TRAINING AUTHORITY, WOMEN DEVELOPMENT FOUNDATION PAKISTAN,
AND
THE JAPAN INTERNATIONAL COOPERATION AGENCY
ON
SUSTAINABILITY
OF
PROJECT FOR IMPROVEMENT OF LIVELIHOOD AND WELL-BEING OF FEMALE HOME-BASED WORKERS IN INFORMAL ECONOMIC SECTOR IN SINDH PROVINCE (PHASE2)

The Japan International Cooperation Agency (hereinafter referred to as "JICA") is implementing Project for Improvement of Livelihood and Well-Being of Female Home-Based Workers in Informal Economic Sector in Sindh Province (hereinafter referred to as "the Project"), which aims to improve the livelihood as well as well-being of female home-based workers (hereinafter referred to as "FHBWs"), with Women Development Department (hereinafter referred to as "WDD") as an implementing agency and Sindh Rural Support Organization (hereinafter referred to as "SRSO"), Sindh Technical Education and Vocational Training Agency (hereinafter referred to as "STEVTA") and Women Development Foundation Pakistan (hereinafter referred to as "WDFP") as implementation partners. Upon the occasion of Joint Coordination Committee for the Project while recognizing the values and importance of its achievements for improving the livelihood and well-being of HFBWs, discussed the issues considered important to sustain the project effectiveness after the project completion. Based on these discussions, the concerned parties agreed the points referred to in the document attached hereto.

Karachi, 31 October 2023

Mr. Hafeez-ur-Rehman Channa
Additional Secretary
Women Development Department
Government of Sindh

Mr. Muhammad Dittal Kalhoro
CEO
Sindh Rural Support Organization

Mr. Munawar Ali Mithani
Managing Director
Sindh Technical Education and Vocational Training Authority

Ms. Sabiha Shah
CEO/ Founder
Women Development Foundation Pakistan

Mr. Yasumitsu Kinoshita
Chief Representative
JICA Pakistan Office
Japan International Cooperation Agency

ATTACHED DOCUMENT

WDD, SRSO, STEVTA, WDFP and JICA agreed on the following points as important issues for sustainability of the Project effectiveness:

1. Overall goal

The overall goal is assumed to be achieved 3 to 5 years after the project completion. The overall goal of the Project is "The number of FHBW households (HHs) who receive some of the services explained in the livelihood improvement knowledge and tool kit (The toolkit) is increased" in Project Design Matrix (PDM). In order to assess if the overall goal is achieved or not, there are two indicators, one is the number of organizations applying toolkit after project completion, the other is the number of beneficiaries of toolkit.

The concerned parties discussed and agreed on the indicators of overall goals and their commitment to achieve them as explained below.

(1) Number of Organizations applying toolkit after project completion

The number of organizations applying toolkit is expected to increase from 118 in 2023 to 262 in 2026 by 144 organizations as shown below. All parties agreed to set 144 organizations as a target value of the indicator for overall goal.

Table 1: Actual and foreseeable number of organizations which apply the toolkit before the end of 2026

Organization	As of August 2023			2024	2025	2026
	By Project	Out of Project	Total			
WDD	NA	3	3	4	8	12
SRSO	40	10	50	75	100	125
STEVTA	2	0	2	16	32	44
NGO	6	7	13	19	25	31
High school	29	0	29	29	29	29
Company	10	NA	10	10	10	10
University	4	0	4	4	4	4
Financial institution	3	NA	3	3	3	3
Training institute	4	NA	4	4	4	4
Total	98	17	118	164	215	262
The number of organizations applying toolkits to be increased after project completion						144

Note) 3 organizations in WDD in 2023 include 2 outside organizations for trial basis.

The above figures are presented with the following assumptions.

- If the organization applies toolkit to multiple projects, multiple facilities or multiple locations, those number of projects, facilities, groups and locations are counted as separate organizations. For instance, applying the Graduation model to different Darul Amans,

different SRSO Business Development Groups (BDGs), different STEVTA training institutes and different WDFP projects are counted separately.

- As Project Design Matrix (PDM) counts the beneficiaries of Life management capacity development (LM) component and Income generation support (IG) component of the Graduation model separately, they are listed separately in case of full application of the Graduation model
- **WDD**: The Graduation model will be introduced through WDD's inward model to all 6 Darul Amans (counted as 12 organizations according to the way the Project counts the number of organizations as explained above) in Sindh by 2026. IG component will be introduced to one Darul Aman in 2024. Full Graduation model will be introduced to 2 Darul Amans (counted as 4) in 2025, and remaining 2 Darul Amans (counted as 4) in 2026. WDD will also make its efforts to apply Graduation model to Darul Aman in Karachi run by NGO.
- **SRSO**: Based on the rollout plan, parts of the Graduation model will be applied to 5 Business Development Groups (BDGs) annually by Craft Enterprise Development (CED) of SRSO. In addition, 20 trained staff of SRSO existing programs such as People's Poverty Reduction Program (PPRP) will partially apply the graduation model annually. In total 25 organizations will apply the Graduation model annually between 2024 and 2026.
- **STEVTA**: Based on the rollout plan, the Graduation model will be fully applied in 22 training institutes including the one applied in 2023 (counted as 2) in Sindh by 2026. 7 institutes (counted as 14) will start applying in 2024, 8 institutes (counted as 16) in 2025 and remaining 6 institutes (counted as 12) in 2026.
- **NGOs**: **WDD** will facilitate 3 NGOs/year to partially apply the Graduation model. **WDFP** will partially apply the Graduation model in 3 projects/year. each. In total, 6 organizations will apply the Graduation model annually between 2024 and 2026.
- The values of other institutions will remain same.

(2) Number of beneficiaries receiving the services of toolkit

The number of beneficiaries who receive the services of toolkit is expected to reach 24,265 persons in 2026. All parties agreed to set 24,000 beneficiaries as a target value of the indicator for overall goal.

Table 2: Actual and foreseeable number of organizations which apply the toolkit before the end of 2026

Type of Toolkit	Organization	As of August 2023				2024	2025	2026
		Beneficiaries	Family	Out of Project	Total			
Graduation model (LM、IG)	WDD	0	0	65	65	105	185	305
	SRSO	1,015	2,877	258	4,150	4,650	5,150	5,650
	STEVTA	105	0		105	610	1,665	3,220
	NGO	122	174	1,125	1,421	1,541	1,661	1,781
Graduation model (FA)	Financial education	583	0	0	583	833	1,083	1,333
	Financial education video	4,145	0	0	4,145	4,560	5,015	5,517
Career education	High school	4,819	0	0	4,819	4,819	4,819	4,819
	Company	30	0	0	30	30	30	30
	Community	881	0	0	881	881	881	881
Social business promotion training		579	0	0	579	629	679	729
Total		12,279	3,051	1,383	16,778	18,657	21,168	24,265

The conditions on which the estimates were based are as follows

- **WDD**: The Graduation model will be fully applied through WDD's inward model to 6 Darul Aman (12 organizations) by 2026. Respective Darul Amans continue applying graduation model in the following years. Assumed each facility accomodates10 women.
- **SRSO**: The Graduation model will be partially applied to 5 BDGs annually by CED. Each BDG is assumed to have 20 members (100 beneficiaries/year). 20 staff of existing programs will train 20 beneficiaries on the Graduation model each year (400 beneficiaries/year). In total, 500 beneficiaries will receive training annually between 2024 and 2026.
- **STEVTA**: : Full application of the Graduation model in 22 training institutes in Sindh by 2026. The number of students and the expected number of beneficiaries for the Graduation model are calculated as follows:

Year	No of new institutes for the Graduation model	No of students based on the rollout plan	No of beneficiaries for the Graduation model	Note
2023	1	NA	105	Actual
2024	7	200	400	Two times the number of students.
2025	8	275	550	
2026	6	250	500	

Respective training institutes are assumed to continue applying the Graduation model in the following years. The numbers of beneficiaries from 2023 to 2026 are calculated as follows:

Year	Accumulated number of beneficiaries in the previous year	New beneficiaries in the concerned year		Total
		Beneficiaries at institutes which continue application	Beneficiaries at newly introduced institutes based on the roll out plan	
2023	0	0	105	105
2024	105	105	400	610
2025	610	505	550	1,665
2026	1,665	1,055	500	3,220

- **NGOs**: Partial application of the graduation model in 3 NGOs/year facilitated by **WDD** and 3 projects/year implemented by **WDFP**. Assumed 20 participants/organization or project.

120 beneficiaries annually between 2024 and 2026.

- **Financial education**: 250 participants per year will receive financial education as a part of full application of the Graduation model.
- **Financial education video viewers**: The beneficiaries of the Graduation model as well as those who visit toolkit platform will view the financial education video. Assumed the number of viewers will increase by 10% per year.
- **Social business promotion training**: **WDD** will continue to promote the toolkit. Assumed that 50 learners per year will join the course.

(3) Commitment of each organization to achieve the targets

In order to achieve the set targets above, respective organizations committed to take the following actions.

***WDD** will*

- ✓ Apply full version of the Graduation model to all 6 Darul Aman and continues activities by Inward model officers. WDD will make its efforts to apply Graduation model to Darul Aman in Karachi run by NGO.
- ✓ Promote social business promotion training to at least 50 learners /year by Outward model officers.
- ✓ Promote graduation model to NGOs and facilitate at least 3 NGOs/year apply graduation model (partial) by Outward model officers.
- ✓ Expedite its efforts of recruiting 32 Assistant Directors so that existing Inward/Outward officers and members of toolkit support team will be able to continue their activities for promoting toolkit.
- ✓ Retain the current sustainability officer, staff and officers who are engaging toolkit promotion. WDD may assign a new person to take over the responsibility of sustainability officer beyond the tenure of the current sustainability officer. The sustainability officer and members of toolkit support team should be posted at WDD headquarter.
- ✓ Conduct training and allocate necessary budget for activities of Inward/Outward officer and toolkit support team including operation and maintenance of toolkit platform.
- ✓ Organize regular monitoring meeting with SRSO, STEVTA and WDFP as explained below. WDD will follow-up and monitor the organizations who participated in the toolkit introductory seminar on 12 October 2023 for their progress of toolkit application. WDD will share their progress at the quarterly monitoring meetings.
- ✓ For further promotion of the toolkit beyond the overall goal, WDD will make its efforts to develop PC-1 for replicating the Project activities by itself with the help of Planning and Development Department.

***SRSO** will*

- ✓ Apply the Graduation model and literacy training to at least 5 BDGs /year (partial).

- ✓ Continue incorporating graduation model into existing program such as PPRP (20 staff x 20 beneficiaries/ year (partial)).
- ✓ Continue application of digital technology to CED operation.
- ✓ Conduct training and allocate necessary budget for the activities above.
- ✓ Introduce to and share the experience of applying the Graduation model with other organizations.

***STEVTA** will*

- ✓ Obtain approval of rollout plan by STEVTA Board of Governors.
- ✓ Apply graduation model (full version) at 22 institutes by 2026.
- ✓ All 22 institutes continue to apply graduation model every year after first application.
- ✓ Conduct necessary training and allocate sufficient budget for the activities above.
- ✓ Introduce to and share the experience of applying the Graduation model with other organizations.

***WDFP** will*

- ✓ Apply graduation model (partial) in 3 new projects /year. 9 projects with 180 beneficiaries between 2024 and 2026.
- ✓ Introduce to and share the experience of applying the Graduation model with other organizations

2. Ex-post evaluation

Ex-post evaluation will take place at around three (3) years after the project completion, which is 2026 in principle. The ex-post evaluation will be carried out on the basis of the project framework (Overall goal, Project purpose, Activities, Inputs & means of verification) and its success indicators agreed in the PDM. The DAC evaluation criteria (relevance, coherence, effectiveness, efficiency, sustainability & impact) are expected to be applied. If there are any policy changes in this regard, JICA office will communicate. All parties agreed to cooperate the evaluation by providing data, documents & information necessary for the Evaluation.

3. Quarterly monitoring meeting

After completion of the project, regular monitoring meetings will be held quarterly by WDD to review the progress of the rollout plan and to discuss issues related to the application of the toolkit. Outlines of the meeting are shown below.

Table 3: Outlines of quarterly monitoring meeting

Purpose	➢ Share the progress of rollout plan and number of toolkit applications (organizations, beneficiaries) ➢ Discussion and coordination on issues related to toolkit application ➢ Share the plan of next quarter and beyond
Frequency	Every quarter (First Wednesday of March, June, September and December)
Method	Hybrid of face-to-face and online system (skype or any other applications)

Organizers	WDD
Participants	➢ WDD Secretary (Chairperson) ➢ WDD Sustainability Officer - Secretary ➢ Representative from SRSO ➢ Representative from STEVTA ➢ Representative from WDFP ➢ Representative from JICA office (Observer)
Minutes	➢ WDD will prepare and share the minutes of meeting with all participants.

All parties agreed to cooperate and participate in the monitoring meetings.

END

Attachment1: Finalized PDM

Attachment2: Summary of indicators as of October 2023

II. Project Monitoring Sheet Ⅰ (Finalized of Project Design Matrix)

Version 2
Dated. 31 October 2023

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

Implementing Agencies: Women Development Department（WDD）

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

Ultimate beneficiaries: total 6,800 (Female Home Based Workers (FHBWs) and their family members)
1) 350 FHBWs and their family members of life management related activities (350FHBWs + 350x3 family members=1,400)
2) 350 FHBWs and their family members of income generating related activities (350 FHBWs+ 350x3 of their family members = 1,400)
3) 500 FHBWs and their family members of financial access activities (500FHBWs +500x3 of their family members =2,000)
4) 500 Female workers and their family members of private companies and factories (500 Female workers +500x3 of their family members=2,000)

Project Period: Phase 1: March 2017-March 2018, Phase 2: Oct 2018-Aug 2022

Project Area: Karachi, Sukkur and its adjacent districts in Sindh Province

Narrative Summary	Objectively Verifiable Indicators	Means of Verification	Important Assumptions	Achievement	Remarks
OVERALL GOAL					
The number of FHBW households (HHs) who receive some of the services explained in the livelihood improvement knowledge and tool kit (the tool kit)*1 is increased	1. The number of FHBW HHs to whom WDD, SRSO and WDFP have reached according to their roll-out plans of the tool kit: 24,000			See 'Summary of indicators'	
	2. The number of organizations and/or areas where the contents of the tool kit are applied :144			See 'Summary of indicators'	
PROJECT PURPOSE					
Application of the tool kit developed through public-private partnership (PPP) to improve livelihoods of FHBW HHs is promoted.	1. XX (no.) of organization which has applied the tool kit	1. Project progress report		See 'Summary of indicators'	
	2. The tool kit is authorized by WDD	2. Authorized Tool Kit		See 'Summary of indicators'	
OUTPUTS					
Output 1. Capacity of WDD in promoting the tool kit to improve livelihoods of FHBW HHs through PPP is enhanced	1-1. XX (no.) of training seminars and workshops for public and private sectors (NGOs included) that WDD staff delivered contents as trainers and resource persons	1-1. Project progress report		See 'Summary of indicators'	
Output 2. Capacity of target FHBW HHs*2 in life management (LM) skills is improved	2-1. Based on LM training, 350 FHBWs produces saving plan for life course event 2-2. No. of FHBWs who record their own income and expenditure is increased to 25 %	2-1. & 2-2 Coaching record 2-2. Baseline & Edline survey		See 'Summary of indicators'	
Output 3. Capacity of target FHBW HHs to access to financial services is improved	3-1. No. of target FHBWs who save income from HBW is increased to 85% 3-2. 500 FHBWs and their family members participated in financial literacy activities. 3-3. New financial services (including digital) for FHBWs and their family members are developed.(At least one) 3-4. 3,000 FHBWs and their family members used financial services developed under the Project	3-1. ～ 3-3 Project progress report Baseline & Edline survey		See 'Summary of indicators'	
Output 4. Target FHBWs acquire knowledge and skills necessary for income generation	4-1. 50 % of FHBWs increased earnings from HBW. 4-2. 70% of target FHBWs improved their business skills. 4-3. No. of support resource that target FHBWs can access is increased to 4.00	4-1. & 4-2. Baseline & Edline survey		See 'Summary of indicators'	
Output 5. Importance of promotion of female employment in the formal sector is sensitized	5-1. No. of HHs who agree female members work in formal sector is increased to 70%	5-1. Survey before and after awareness activities 5-1 & 5-2. Project progress report		See 'Summary of indicators'	
	5-2. 10 companies*4 encourage employment of female workers			See 'Summary of indicators'	
Output 6. The tool kit is developed based on the Outputs 2 to 5.	6-1. The tool kit is approved by JCC	6-1. Minutes of JCC meeting		See 'Summary of indicators'	

ACTIVITIES	INPUTS		Important Assumptions	Achievement	Remarks
Output 1:Capacity of WDD in promoting the tool kit to improve livelihoods of FHBW HHs through PPP is enhanced	**From Japanese Side**	**From Pakistani Side WDD**	Security does not become worsened		
1-1. Carry out a kick off seminar on the Project with WDD, partner organizations and key stakeholders	1. Dispatch of Japanese Experts	1. Allocation of counterparts (existing staff + new staff to be recruited under the approved PC-1)		Project successfully organized Kick-off meetings in Sukkur on 21 January 2019 and Karachi on 7 February 2019.	
1-2. Facilitate planning of the pilot activities by partner organizations (Output 2 to 5)	2. Provision of equipment (computers, printers, projectors, etc.)	2. Local costs		-WDD, SRSO and WDFP signed MOC -Organize monthly PPCC meeting in Sukkur and Karachi since March 2019 - PPCC meeting suspended between April and June in Sukkur due to COVID-19 pandemic. It resumed in July 2020 and has continued since then. - PPCC meeting has suspended in April 2020 in Karachi due to COVID-19 pandemic. It resumed in October 2020 and has continued since then. - MM on extension of MOC period with SRSO was signed on 15 December 2020. - MOCs with WDD and WDFP ended at the end of December 2022.	
1-2-1. Establish committees for implementing pilot activities					
1-3. Strengthen the capacity of WDD officers				- WDD allocated 3C/P staff. - PMU, JCC, PPCC were established. - PC1 was submitted to Federal government. . It was formally approved in May 2020. A27Government of Sindh allocated 26million PKR for the Project for FY2020/21. - Mr. Wali Muhammad Qureshi, Deputy Director WDD was appointed as Project manager in November 2020. - Ms Anjum Iqbal was appointed as Project Director in June 2021. Mr. Gaffer Thahim was appointed as Area Coordinator in Sukkur in June 2021. - Mr. Wali Muhammad Qureshi was appointed as Sustainability officer on 17 September 2021. - Mr. Atif Husain Shah was appointed as Area Coordinator in Karachi in November 2021. - Recruitment process of staff employment was initiated in December 2021. Interviews of candidates were conducted on 13 June 2022. Offer letters for 8 new staff including 2 liaison officers and 2 program associates were issued on 4 July 2022. New staff started to work in mid-July. Training of new WDD staff started in August 2022. - Ms. Farhana Naheed was appointed as Project Manager on 1 June 2022. -TOT on graduation model was conducted between 9 and 11 March 2023. 15 WDD officers including secretary joined the training. - Discussion on comprehensive capacity development of WDD officers started in April 2023.Office order of assigning WDD officers based on strategy was issued on 30 May 2023.Training for Outward officers was conducted on 7-8 July 2023 in Karachi. All outward officers developed and submitted their action plans in July 2023. Inward officers started graduation model training in July 2023 in Hyderabad and in August in Benazirabad..	
1-4. Conduct base-line survey				-Baseline survey was conducted in Sukkur in February and the results were shared in April 2019. - Baseline survey was conducted in Karachi in February and March 2020. - Baseline survey for 10 new BDGs in Sukkur was conducted in January 2022.	
1-5. Facilitate carrying out the pilot activities	3. Local costs for the activities			Supporting pilot activities started with income generation activities in April 2019.The activities suspended between April and June 2020 due to COVID-19. The activities in Sukkur resumed in July 2020 and in Karachi in August 2020. WDD secretary met with Education secretary to facilitate career education at high school in February 2022. WDD followed up actions taken by Education department several times.	
1-6. Monitor and review the pilot activities				Monthly PPCC and PMU meeting to review the progress started in March 2019. - PPCC meeting suspended between April and June in Sukkur due to COVID-19 pandemic. It resumed in July 2020 and has continued since then. - PPCC meeting has suspended in April 2020 in Karachi due to COVID-19 pandemic. It resumed in October 2020 and has continued since then. - PMU meeting suspended between March and August 2020 due to COVIC-19 pandemic. It resumed in October 2020 and has continued since then. - Rapid quantitative survey to confirm the outcomes of pilot activities is conducted in Sukkur in April 2021. Data were analyzed and reported in May 2021. - WDD mission headed by Secretary visited Sukkur between 10 and 11 June. They had discussion with SRSO, attended male session and certification ceremony and visited all 10 BDGs. - WDD members visited BDGs in Sukkur every month since September 2021 - WDD members monitor the progress of career education session at pilot high schools in Karachi from October 2022. - WDD started to organize PMU and PPCC monthly meetings in January 2023. Project team joined as observers. - WDD officers assigned by office order started to join PPCC and PMU meeting in June 2023	
1-7. Formulate strategy for continuation and expansion of the pilot activities by WDD and partner organizations				- Draft strategy of toolkit and pilot activities in stage II was shared and discussed at PMU meeting in November 2020. - Discussion with STEVTA for new partnership was initiated in March 2021. MOC on collaboration with STEVTA was signed on 2 November 2021. - Discussion about MM on goal and role of WDD in Stage II took place on 12 July 2021. MM was concluded on 27 September 2021 - MM on revised MOC with WDFP was signed on 27 July 2021. - MM on revised MOC with SRSO was signed on 2 November 2021.	
1-8. Continue and expand the pilot activities				- First steering committee for SRSO activities to oversee pilot activities of Stage II was held on 6 December 2021. - Discussion on collaboration with JICA FBLT project started in August 2022. - MM on revised MOC to extend the MOC period up to April 2023 was signed with SRSO and STEVTA on 15 November 2022. - MOC with SRSO and STEVTA completed in April 2023. All pilot activities are completed in principle.	
1-9. Conduct end-line survey				- Endline survey for 10 old BDGs in Sukkur was conducted in February 2022. - Endline survey for WDFP beneficiaries was conducted in February-March 2022. - Endline survey for the second 10 BDGs in Sukkur was conducted in February 2023. - Endline survey for STEVTA beneficiaries was conducted in March 2023.	

1-10. Facilitate and develop roll-out plan(s) of the tool kit of WDD, WDFP and SRSO			**PRE-CONDITIONS**	-Discussion on roll-out plan of WDFP started in February 2022. - SRSO started replication of graduation model with its own resources in March 2022. - Discussion on rollout plan with WDD started in September 2022. - Discussion on rollout plan with STEVTA started in November 2022. - WDD and WDFP shared draft rollout plan at JCC in November 2022. - Monitoring of WDFP rollout plan started in January 2023. - WDD organized workshops to introduce project activities to existing WDD officers in Sukkur on 28 January 2023 and in Karachi on 1 February 2023 to discuss how to promote project toolkits. - Workshops on SRSO rollout plan were conducted on 9 and 10 February 2023. - WDD organized Sukkur field visit for existing officers to learn what happened beneficiaries FHBWs on 24 and 25 February. Ms. Anjum, Secretary WDD led the mission. TOT on graduation model was conducted to target participants of Sukkur visit. - WDD and project team started discussion on how to rollout toolkit by WDD officers based on their action plan in April 2023. - Rollout plan by STEVTA was approved by its board in May 2023. STEVTA organized TOTs in two batches for 42 teachers between 11 September and 1 October 2023. TOT was provided by 6 Master Trainers trained by GVIG Sukkur pilot activities by the Project. Coordination and adjustment on rollout plan for SRSO continued in September 2023. - The workshop to introduce the toolkit among donors was organized on 12 October 2023 where WDD officers played an important role. WDD outward officers organized a toolkit promotion event in Sukkkur on 20 October 2023. WDD organized the project closing seminar to introduce the toolkit to relevant organizations on 26 October 2023.	
Output 2:Capacity of target FHBW HHs in life management (LM) skills is improved					
2-1. Plan pilot activities for LM skills			<Issues and counterm	**<Sukkur>** -10 target BDGs were selected in Sukkur for the Project in January 2019. The orientation for leaders of BDGs was conducted in February 2019. The registration of BDG members is finalized. The framework of LM modules was prepared and discussed with SRSO and WDD in April 2019. Development of training materials is underway. Meeting with SRSO district manager to discuss about identification of key male members in the community was held in May. Program of first TOT and Orientation session for male member was developed. Session materials and 3 tools (Phuri Phuri Tallah, Calendar and Booklet) were developed. Second TOT including digital session was developed. Program for Male TOT was developed. Development of functional literacy course for FHBWs program was started in August 2020. Pilot implementing partners for functional literacy program were selected in November 2020. Additional session on digital security is planned. Partner organization for digital security session was identified in December 2020. Baseline needs survey for digital security session has started in January 2021 and completed in February 2021. Report was submitted and session agenda was prepared. Detailed program for the digital security session was prepared along with PPT materials by the DRF. Male session program was prepared. Theater play part was finalized. Review meeting program was drafted. Program of literacy certificate awarding ceremony was drafted. **<Karachi>** - Schedule and method of preparation of pilot activities in Karachi was discussed and agreed with WDFP in July 2019. WDFP and the project team received 66 applications by the end of October. WDFP and the team interviewed 46 women (Manipur 30, Baladi 16) between November 11 and 15 and selected 23 women. Through the second cycle of registration, WDFP collected 62 applications as of 27 January. The registration was closed on 27 January. WDFP and the team interviewed 44 women (Manipur 24, Baladi 20) between Jan 30 and Feb 8, and selected 27 women in addition to 6 backup women. Finally, the project has selected 56 women as beneficiaries. - Mapping of beneficiaries and youth leader to make cluster for follow up coaching is in progress. WDFP members were briefed about the overview of LM activities in Karachi. Orientation for beneficiaries planned in January is under preparation (December 2020). Orientation for beneficiaries were organized in January both at Manipur and Baladi. Orientation, TOT and session program and schedules were worked out. Preparation of materials are in Progress and continued in the month of April 2021. Baseline survey of digital security session was conducted and report was prepared by DRF. Session program was prepared by Dufrenite meeting program was drafted.	
2-2. Carry out the pilot activities				**<Sukkur>** First TOT to cover session 1-3 was conducted between 9 and 11 July. Orientation for male members in the community was conducted on 18 July. Training sessions for BDGs started in 22 July. One day intensive session on income and expenditure recording was conducted on 5 December including digital session. Second TOT to cover session 4& 5 was conducted on 10 and 11 December. Training sessions of second season started in December. Male TOT was conducted on 9 March 2020. LM session in the BDG villages was suspended due to COVID-19 in March 2020. The team, however, conducted COVID-19 awareness promotion by using available videos and practices during relief activities in remote operation in April to May 2020. The team has decided to apply online LM session. Tablets were rented from SRSO and distribution is under way (as of September 2020). Throughout the March to September 2020, STOs conducted meeting through online with BDGs. Distribution of Tablets were almost completed.	

				STOs and BDG members faced several issues such as tablets trouble and resistance from family members. STOs worked hard to resolve those issues. Many BDGs requested to repeat LM sessions. Regular online LM session both repeating LM session and coaching session was resumed after distribution of tablets. Through coaching sessions, some BDG started taking action on there issues such as applying CNIC, start collective savings and so on (as of December 2020). List of learners for functional literacy course were finalized. Selection of teachers was completed. Teachers training was conducted from 11 to 15 Jan. 2021 at SRSO. As a part of coaching, 10 members of BDG opened their individual saving account. Functional literacy course has started on 18 Jan. with total 227 learners. As a coaching activities, efforts on making linkage with external organization is going on, such as mobile company, NGO and government department. Several progress have been made such as starting the well drilling, dispatch of engineers. Communities are actively involved in the process. Digital security session TOT and workshop were organized in the last week of March. 43 participants including accompanies were present at the workshop session at SRSO. Literacy final assessment was conducted at 11 classes from 26 to 28 April. Progress has been made for tackling the issue at BDGs. Tube well and water tank was completed in one BDG. Remaining 3 classes final assessment of literacy course was conducted on 25 May. First male session was conducted on 10 June.4 more male sessions were conducted on 18, 25 June, 16 July and 12 August. All Literacy learners passed final exam. Coaching follow activities are continued for supporting BDG members to fill 'Phiri Phuri Tallah' booklet. Literacy Certificate Awarding Ceremony was conducted on 7 October 2021.Review meeting to wrap up 1st cycle of LM activities was conducted on 11 November 2021. **<Karachi>** Orientation session was conducted on 7 Jan. at Baladi and 16 Jan. at Manipur. TOT is conducted from 20 to 23 Jan. (Jan. 2021) LM session started in the first week of February. 7 sessions were completed till 3rd week of March 2021. Follow up visits by social mobilizers and youth leaders started in March 2021.Digital security sessions was organized in the beginning of April. Session was divided into 2, i.e. one is conceptual theory and the other is practical session. Coaching activities by youth leader is going on to support beneficiaries to fill up 'Boond Boond Darya'. Feedback interview with few beneficiaries were conducted. Meeting with youth leaders about conducting coaching activities are conducted. Review meeting with beneficiaries were conducted. Coaching follow up by mobilizers and area coordinators continued.	
2-3. Monitor and assess the process and outcomes of the pilot activities				**<Sukkur>** Monitoring mechanism of LM sessions such as attendance was established in July 2019. Training of 2 Social Organizers (now Senior Training Officer (STO)) was conducted. STO started input data in March 2020. STO continued inputting the data during the COVID-19 lockdown period and most of data was inputted onto the database from March to June 2020.Follow up of Phiri Phuri Tallah was in progress by STOs. Data collection of the progress of saving plan creation by BDG members was started in November 2021 and completed in January 2022. The results show 95.7% of them made life course plan, 89,2% of them made saving plan. 59.9% of them keep recording their income and expenditure. **<Karachi>** Follow up and checking the status of Boond Boond Darya by project staff and Social Mobilizer are in progress. As of Sep 2021, 81.8% (Maripur) and 70% (Baldia) beneficiaries made life course plan, 77.3% (Maripur) and 60% (Baldia) created saving plan. 59.1% (Maripur) and 40% (Baldia) are keeping Income and Expenditure recording.	
2-4. Revise methodology and contents of the pilot activities				**<Sukkur>** Session plans are under review. (May. 2022) Revision of Digital security session and Literacy course App has been resumed in May 2022. Revised Digital security session was developed in June 2022. WDD staff assigned to proof read the LM lesson plan. Materials were finalized in October 2023.	
2-5. Continue and expand revised pilot activities				**<Sukkur>** Proposed process of selecting new BDGs was explained to PPCC members and SRSO management in September 2021. 20 out of 45 candidate BDGs were listed up after 1st security screening in early October 2021. Out of 20, 11 were cleared security clearance. Selection of New BDGs were started by the team of SRSO and WDD with the support of the Project team. Selection of 10 BDGs was finalized in November 2021. Schedule for the 2nd cycle was developed. Registration of new 10 BDG members was completed in January 2022. In total 209 members were registered. Orientation was conducted in 12 January 2022. 3 days first season TOT was conducted on 1, 2 and 3 February at SRSO. 1st LM session started on 14 Feb. at BDG villages.5 session of LM as well as follow up were completed by June 2022 before the 2nd TOT. 2nd TOT, Male TOT, Digital security sessions were conducted in June 2022. 2nd seasons of LM session started in July 2022. 2nd seasons of LM session at villages continued in August 2022. Literacy course preparation started in July and continued in August 2022. Due to floods emergency, LM session at the villages and literacy program has been suspended since 22 August till mid November. In November 2022, 8 session at the villages were completed. Adult literacy course Teacher training conducted in 12-16 December. . Adult literacy course started on19 December 2022 for 3 months and concluded in the end of March. Final assessment was conducted 12-15 April 2023.All leaners passed the exam. Master Trainer Training for Literacy is conducted 19-23 June 2023. Certificate award ceremony was conducted on 13 July.	
2-6. Review and finalize methodology and contents of the pilot activities based on activities 2-2 to 2-5				Preparation of toolkit user guide is in progress.	
Output 3:Capacity of target FHBW HHs to access to financial services is improved					
3-1. Plan pilot activities for improvement of financial access for demand and supply sides				- Identification of financial institutions who can provide training for financial access started in March 2019. NRSP bank is interested in the Project. They participated in TOT. - Tez Financial Services (TFS) was selected as a partner organization in January 2019. Implementation plan was finalized. M/M among WDD, TFS and JICA was signed on 11 July. - Survey on financial access situation in Karachi was started in November 2020 and completed in Jan 2021. It will be used for developing activity plan starting in June 2021. - Plan for pilot activity on mobile account utilization was developed in April 2022 to start implementation from May 2022.	
3-2. Carry out the pilot activities				Needs survey was conducted from 22 July in Karachi and the following week in Sukkur. TFS submitted draft summary report in mid September. The Design thinking workshop aiming to develop prototype of TFS service started on 23 September and successfully completed on 3 October. -Digital committee app has been developed since Jan 2021. -Digital committee app has been developed since Jan 2021. -Initial discussion for getting approval with SECP for launching new product was conducted in Jan 2021. -Pilot test plan is prepared. Test will start in Feb 2021 for 3 months. Tutorial video for installing App and its operation was developed in Feb 2021. Instruction session to the partner organizations (SRSO and WDFP) was delivered by TFS in Jan 2021. - Instruction sessions to mobilize pilot test participants were conducted by TFS in collaboration with SRSO and WDFP. -12 members registered and 4 groups have been formed. Test has started in June 2021. - Mobile account pilot has started in May 2022, and 9 participants in Sukkur and 4 participants in Karachi are trained on how to use mobile account. - Mobile account pilot are continued and progress is monitored from June to August 2022. -Financial literacy TOT was conducted for the new BDGs on August 19 and 30 members from 10 new BDGs participated. -Development of financial education materials started in May 2020. Video materials in Urdu and Sindhi were developed in Oct 2020. It was uploaded to YouTube for promotion purpose in Nov 2020. Promotional activities are continuing at digital platforms of TFS and partner organizations. - Gamification of the contents was completed in July 2021. -Financial literacy training using the video materials was conducted in Karachi in July 2021. -Financial literacy training TOT was conducted at SRSO and field training for 10 BDG were completed in Jan 2022.	
3-3. Monitor and assess the process and outcomes of the pilot activities				-First meeting of Monitoring committee for TFS activities was held on 2 September 2019. -Mobile account pilot activity monitoring was conducted during June-Aug 2022 and the result was compiled in Sep 2022.	
3-4. Revise methodology and contents of the pilot activities				-Result for Digital Committee pilot activities has been reviewed and challenges and opportunities were identified. Based on the analysis, a new activity plan for promoting mobile account usage was developed in April 2022 to start implementation from May 2022.	

3-5. Continue and expand revised pilot activities			- Financial literacy training contents has been revised based on the first batch training, and it has been applied to the second TOT organized in August 2022. -Financial literacy TOT for the second batch 10 BDGs were conducted on August 19, 2022. 30 members participated in the TOT. -Financial literacy field training has been conducted for new BDGs from Oct to Dec 2022, and 214 members have participated.	
3-6. Review and finalize methodology and contents of pilot activities based on the activities 3-2 to 3-5			-Seminar event on 'digital financial divide' was organized in December 2022, and experience and data collected through the pilot activities with TFS were shared with concerned stakeholders.	
Output 4:Target FHBWs acquire knowledge and skills necessary for income generation				
4-1. Plan pilot activities for income generation for group based and own account FHBW HHs respectively			**<Sukkur>** -Market survey of hand-made products was conducted in Karachi, Lahore and Islamabad between November 2018 and January 2019. -Skill assessment of all BDG members was conducted from February to April 2019. -Marketing strategy was formulated based on the market survey and skill assessment and discussed with SRSO and WDD in April 2019. -Revised IG strategy was presented and discussed with SRSO and WDD in October 2019. -Planning of training for Moon model including digital marketing started in November 2019. Due to COVID19 outbreak, implementation was suspended in March 2020. It was decided to integrate it into the Additional IG activity. -Preparation of Moon model business training is underway with IBA Sukkur. ToT is planned to start in mid Dec 2020. -Business training TOT and field training for 9 BDGs were completed in Dec 2021. **<Karachi>** -The project team started making training material for business training in Karachi in April.	
4-2. Carry out the pilot activities			**<Sukkur>** -Sample products for Karachi Farmers Market were developed. They are being sold at Karachi Farmer's Market since 4 August -Identifying products for small gifts and their potential buyers on CSR basis started in November. -Annual SRSO exhibition was held at Ocean mall between 10 and 12 January 2020. 3 project BDG member attended and they conducted market survey by visiting KFM and other shops in Karachi. -Skill training of moon model BDG has been started in January 2020. 8 BDGs participated in 9 training for stitching and drawing. -Skill training at BDG has been started in September 2021. 108 trainees were trained as of October2021. - Project team started training on PPE production to selected BDGs in April 2020. -Preparation of additional IG activity (digital marketing/beauty and wellness) started in August 2020. - A social enterprise selling star model products has been launched with support of the project. - Additional Income Generation activity (AIG) in Sukkur started in Oct 2020 with 30 beneficiaries. Digital marketing training and beauty/hygiene training has been delivered through smartphone distributed by the project. .Many members started to develop their own SNS account. Some members started to sell their products through SNS. The training has been completed in March 2021 with good exam results. Coaching is going on till April 2021. -Promotional video for AIG was developed in July2021. -Design and Quality Control guidance booklet has been developed in September 2021. -TOT for Basic Business Training has been conducted in November 2021. Field trainings for 9 BDGs were completed in Dec 2021. -Refresher training of selected BDG trainers was conducted in March 2022. **<Karachi>** -WDFP and the project team started awareness sessions responding to COVID19 in Karachi. In August 2020, three sessions in Baladi, in which 27 beneficiaries participated. -Short version of digital sessions were conducted in Baladi on 16&17 December, and in Manipur on 23&24 December. -TOT was conducted for WDFP members from 24 May to 26 May 2021. -Business training was started on 7 June 2021. All eight sessions were completed on 17 July 2021 by providing training on 10 topics (1)Idea generation, 2) Business planning, 3)Marketing & promotion, 4) Cost and profit, 5) Pricing, 6) Negotiation, 7) Customer communication, 8) Bookkeeping, 9) Cash flow planning, and 10) Basic financial literacy) As of 18 Aug 2021, 39 FHBWs out of 44 FHBWs (88%) completed their business plan with consultation of the project team. - Recap TOT was conducted for WDFP on Oct 6. -The arrangements for sending 12 beneficiaries to technical training institutes middle of October 2021. -The coaching session has started on 13&14 Oct 2021. - Digital marketing training started in 1st week of Nov 2021. - The second coaching session was conducted on 14&15 Dec followed by 21&22 Dec and 18&19 Jan. In addition supplementary coaching was provided for basic course trainees on 1 Jan 2022.Coaching sessions were completed by having two sessions for each area in Feb 2022. - Digital marketing training completed on 2nd week of Dec 2021. - The mid-term review sessions were conducted for advance course (30 Nov & 1 Dec) and basic course (4 Dec).. -On Feb 11, 2022, the graduation ceremony was organized for providing certificate to 41 beneficiaries in Karachi.	
4-3. Monitor and assess the process and outcome of the pilot activities			**<Sukkur>** Monitoring mechanism of IG activities such as order, production and payment was established in July 2019. Monitor and assess the income and cost calculation of selected participants started in June 2022. -Review the outcome of participation in a craft exhibition and discuss on effective exhibition model in Dec 2022. -Discussion on additional flood assistance for income generation by enhancing digital literacy was conducted with SRSO in Feb 2022. -Additional flood assistance for income generation is under preparation from March 2022. **<Karachi>** Hum Ahangi follow up activity was started in April 2022.Hum Ahangi enhancement session were conducted on 7 & 14 June in Baldia and 9 & 16 June in Maripur	
4-4. Revise methodology and contents of the pilot activities			- Edline survey of AIG in Sukkur to evaluate impacts completed in April 2021. Almost all members opened their own SNS account and have willingness to start their own business. Total sales made during the training period is 23,500 PKR. Certificates were distributed at the ceremony to the participants in June 2021. -A plan for additional flood assistance is prepared. Selection of BDG and beneficiaries are under process.	
4-5. Continue and expand revised pilot activities			-Digital marketing training for basic course targeting 35 participants in Sukkur has started in May and completed in the end of June 2022 '-Digital marketing training for advance course targeting 21 members has started from June 2022 and completed in August 2022. Individual coaching is continued in September 2022. -Basic business TOT was conducted for the new 10 BDGs on August 18. 30 members participated in the TOT. -Basic business field training has been conducted from October to December 2022 and 214 members got trained. -TOT for digital activity of additional flood assistance was conducted in June 2023. 8 trainers selected from BDGs developed capacity as digital instructor. -Selection of 75 beneficiaries of 25 BDGs (3 members each) completed in June 2023. Field and online digital training (for flood disaster relief) started in July 2023 targeting 25 BDGs. Digital training is continued and field/online sessions have been conducted by 8 BDG member instructors. -TOT for mobile account opening was conducted on 6 Sep. 2023. -Final exam of the digital training was conducted on 18,19 October 2023. All the participants successfully passed the exam and started communication with CED/SRSO smoothly.	
4-6. Review and finalize methodology and contents of the pilot activities based on the activities 4-2 to 4-5			Preparation of toolkit user guide is in progress. Toolkit development was completed.	
Output 5:Importance of promotion of female employment in the formal sector is sensitized				
5-1. Plan pilot activities for promotion of female employment in the formal sector			-Working group was established in January 2019. Production of video to introduce good practices and successful cases of formal female employment was concluded. -On Feb 19 2020, the second working group meeting was held where activity plans of the second year were discussed and confirmed by WDD, WDFP and the project team. -The project team has started making training contents about social security scheme and labor rights, which will be completed in October by the time of TOT. -As of Feb 16 2021, three schools in Baladi accepted our proposal to pilot school sessions for students. On 4 March, ToT was conducted for WDFP staff. -On 7 Feb 2022, the project team requested Secretary SELD to pilot career education sessions at public school, which was approved as of 17 Feb. The teacher manual draft was submitted to STEDA in the end of March 2022, and it was approved by STEDA on 16 Aug. SELD selected 63 teachers for TOT to be scheduled in the end of Sep. 2-day TOT was completed for 2 batches, attended by 61 teachers.	

5-2. Carry out the pilot activities				-Awareness seminars for community was successfully conducted on 22 June in Baladi and 29 June in Manipur with 90 participants in total. - Listing up of 17 candidate companies for awareness seminar was done in May 2019. 5 companies agreed to receive seminar. - The awareness seminars were conducted for four companies in July. -On 4 Nov 2020, TOT was conducted for WDFP staff and 4 youth leaders. After the TOT, sessions for young women were started on 19 Nov. In total, 20 sessions were conducted with 313 participants, achieved target number of 300. Feedbacks of participants showed that contents are effective for them to understand economic difference between formal and informal sector. - The first session of school career awareness was conducted on 9 March 2021 at Prime star English school in Baladi with participant of 25 girl students. As of April 13, we conducted 8 sessions (2 government schools and 6 private schools) and total participants numbers is 170 students. - On 17 Aug 2021, TOT was conducted for WDFP staff and 4 youth leaders for starting the male awareness session. - All nine sessions were completed by achieving 105 participants in the middle of Nov 2021. - The pilot schools has started class session, monitored by WDD, WDFP and project team and completed all sessions with the total attendance of 5,063 between October and November 2022	
5-3. Carry out follow up of pilot activities				'- TOT for youth leaders on awareness activities in community was conducted in August and September. - Follow-up seminar for the company (Naaz) was conducted on 25 October. - Small community sessions by youth leaders started in September and continued till January 2020. The number of participants reached 357. The certificate ceremony for youth leaders was organized on 6 February.	
5-4. Review and finalize methodology and contents of pilot activities based on activities 5-2 to 5-3				-WDFP and the project team collected feedbacks from youth leaders who conducted awareness sessions and analyzed the results, which was confirmed by the second working group meeting held on Feb 19. -WDD and project team made case studies of students who attended career session second pilot (December 2022). -The review and policy recommendation was endorsed by Secretary WDD on March 17 and submitted to a focal person of SELD in the end of March.	
Output 6: The tool kit is developed based on the Output 2 to 5					
6-1. Prepare tool kit based on the outcome of Output 2, 3, 4 and 5				-Discussion on toolkit started in January 2020. Possible collaboration was discussed with UNDP, STEVTA and IBA. - Preparation of operating project SNS accounts(Facebook & Twitter) was suspended in June 2020 due to COVID-19 pandemic. - Preparation of calling for proposal for social business promotion handbook started in November. The bid was announced in15 December to 3 candidate business schools. 3 business schools submitted proposals by 13 January 2021.Karachi School of Business and Leadership was selected and the contract was made with KSBL on 15 February 2021. - KSBL submitted the outlines of handbook on 7 March 2021. Work progresses based on outlines. Draft handbook and video are under preparation. Draft training plan was developed including candidate universities. First pilot workshop was conducted at Begum Nusrat Bhutto women university on 30 and 31 December 2021 with around 80 participants on both days, of which 48 participants who completed assignment were given the certificates. The second pilot workshop was conducted at Shah Abdul Latif University, Khairpur (SALU) on 10 February. 2 day training was held at BNB women university on 24 and 25 February 2022. Development of self-learning material started in March 2022. Discussion on internship program started in May. Training through self-learning system started in June 2022. 22 completed among 316 joined the training as of 18 July 2022. Six interns selected for the 6-week internship program starting on 18 July 2022 and successfully completed on 26 August 2022.Final pitch event planned on 1 September was postponed till 2 November due to flood in Hyderabad. Final pitch event was held at NIC Hyderabad with 92 participants on 2 November 2022. - Discussion with STEVTA on possible collaboration started in April 2021. MOC was signed on collaboration with STEVTA on 2 November 2021.VTI Sukkur was selected for pilot institute. Project team and STEVTA agreed on the detailed activity plan in February 2022. 63 students were registered in March 2022 for attending pilot activities. LM ToT was conducted between 24 and 30 March, followed by starting LM training on 5 April. LM session continued throughout April and May. 8 sessions were completed by the end of May 2022. Two-days class session for market survey was conducted on July 18 &19, which followed field visit of Khairpur on July 20 &21. IG ToT was conducted on 26, 27, 28 Sep, followed by starting IG session on 3 Oct. IG sessions were completed by Dec1. Coaching session for business planning started in January 2023. In addition to the mid-term review session organized on 10 Nov and motivational session organized on 24 Nov. Digital marketing and FA TOT was conducted on Dec5,6,7 in 2022.F90 Session of digital marketing started in January 2023 and is under progress as of February 2023. Digital Security Session TOT was conducted on 4 and 5 February 2023.Karachi market survey was conducted for 12 students and 7 teachers between 20 and 23 February 2023. The endline survey was conducted from 15 March 2023 and the results were finalized at the end of April 2023. Graduation ceremony was conducted on 14 July 2023. - Preparation of introductory videos for toolkit started in April 2022. - SNS strategy to promote toolkit was developed in May 2022. - Preparation of toolkit continued in September 2023.	
6-2. Share the tool kit with relevant organizations				- FBLT TOT is planned to implement on 20 and 21 December 2022. - Toolkit platform was introduced to WDD, SRSO, WDFP and STEVTA in May 2023.	
6-3. Finalize the tool kit in reference to comments from relevant organizations				- Toolkit was finalized in October 2023	
6-4. Support WDD to authorize the tool kit				- WDD authorized the toolkit on 18 October 2023. Toolkit was approved by JCC on 31 October 2023.	

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

*2: Target FHBW HHs are those who are originally beneficiaries of partner organizations and participants in the pilot activities of this Project
*3(indicator 4-2): 'Support resources' means public/private organizations and/or human resources which provide FHBWs with assistance for skills, funds and information

*4(indicator 5-2): Companies which implement any positive actions to support employment of female workers including providing training, increasing no. of female employees, improvement of facilities or environment of female workers.
*5 The baseline data were collected based on the original indicator '4-1: Profit from HBW is increased (group)'.

Summary of Indicators as of 31 October

Narrative Summary	Indicators	Target	Progress/Endline (*7)	Previous month/Baseline(*6)
OVERALL GOAL (To be achieved 3-5 years after project completion)				
The number of FHBW households (HHs) who receive some of the services explained in the livelihood improvement knowledge and tool kit (the tool kit)*1is increased	1. The number of FHBW HHs to whom WDD, SRSO and WDFP have reached according to their roll-out plans of the tool kit.	NA	17,064	17,064
	(of which those replicated without project direct intervention)		1,659	1,659
	2. The number of organizations and/or areas where the contents of the tool kit are applied	NA	124	124
	(of which those replicated without project direct intervention)		26	26
PROJECT PURPOSE (To be achieved by the end of project period)				
Application of the tool kit developed through public-private partnership (PPP) to improve livelihoods of FHBW HHs is promoted.	1. 70 of organization which has applied the tool kit	70	124	124
	2. The tool kit is authorized by WDD	NA	No progress yet.	No progress yet.
OUTPUTS (To be achieved by the end of project period)				
Output 1. Capacity of WDD in promoting the tool kit to improve livelihoods of FHBW HHs through PPP is enhanced	1-1. 160 of training seminars and workshops for public and private sectors (NGOs included) that WDD staff delivered contents as trainers and resource persons	160	239	230
Output 2. Capacity of target FHBW HHs*2 in life management (LM) skills is improved	2-1. Based on LM training, 350 FHBWs produces saving plan for life course event	350	547	547
	2-2. No. of FHBWs who record their own income and expenditure is increased to 25 %	25%	<Sukkur:SRSO 1st cycle> Endline: 96% <Karachi: WDFP> Endline: 88% <Sukkur: SRSO 2nd cycle> Endline: 40% <Sukkur: STEVTA> Endline: 96%	<Sukkur:SRSO 1st cycle> Baseline: 6% --> Mid-term review:86% <Karachi:WDFP> Baseline :24% <Sukkur: SRSO 2nd cycle> Baseline: 0% <Sukkur: STEVTA> Baseline: 8%
Output 3. Capacity of target FHBW HHs to access to financial services is improved	3-1. No. of target FHBWs who save income from HBW is increased to 85%	85%	<Sukkur:SRSO 1st cycle> Endline: 100% <Karachi: WDFP> Endline: 98% <Sukkur: SRSO 2nd cycle> Endline: 94% <Sukkur: STEVTA> Endline: 98%	<Sukku : SRSO 1st cycle> Baseline: 72% --> Mid-term review: 96% <Karachi: WDFP> Baseline: 57% <Sukkur: SRSO 2nd cycle> Baseline: 74% <Sukkur: STEVTA> Baselime: 32%
	3-2. 500 FHBWs and their family members participated in financial literacy activities.	500	658	658
	3-3. New financial services (including digital) for FHBWs and their family members are developed.(At least one)	At least one	2	2
	3-4. 3,000 FHBWs and their family members used financial services developed under the Project	3,000	4,145	4,145

Narrative Summary	Indicators	Target	Progress/Endline (*7)	Previous month/Baseline(*6)
Output 4. Target FHBWs acquire knowledge and skills necessary for income generation	4-1. 50 % of FHBWs increased earnings from HBW.	50%	<Sukkur:SRSO 1st cycle> Endline: 94% <Karachi: WDFP> Endline: 85% <Sukkur: SRSO 2nd cycle> Endline: 90%	<Sukkur:SRSO 1st cycle> Baseline (*5): Average: 13,566 PKR/ 3 months Median: 9,000 PKR / 3 months --> Mid-term review: 44 (90%) <Karachi: WDFP> Baseline (*5) Average: 14,029 PKR/ 3 months Median: 8,000 PKR / 3 months <Sukkur: SRSO 2nd cycle> Baseline Average: 6,034 PKR/3 months Median: 3,750 PKR/ 3 months
	4-2. 70% of target FHBWs improved their business skills.	70%	<Sukkur:SRSO 1st cycle> Endline: 12 out of 13 skills <Karachi: WDFP> Endline: 14.8 out of 18 skills <Sukkur: SRSO 2nd cycle> Endline: 9 out of 13 skills <Sukkur: STEVTA> Endline: 14.8 out of 18 skills	<Sukkur:SRSO 1st cycle> Baselime: NA <Karachi: WDFP> Baseline: 4.4 out of 18 skills <Sukkur: SRSO 2nd cycle> Baseline: 3 out of 13 skills <Sukkur: STEVTA> Baseline: 4.8 out of 18 skills
	4-3. No. of support resource that target FHBWs can access is increased to 4.00	4.00	<Sukkur:SRSO 1st cycle> Endline: 4.70 <Karachi: WDFP> Endline: 4.05 <Sukkur: SRSO 2nd cycle> Endline: 3.56	<Sukkur: SRSO 1st cycle> Baseline: 2.74 --> Mid-term review: 2.80 <Karachi: WDFP> Baseline: 2.41 <Sukkur: SRSO 2nd cycle> Baseline: 1.64
Output 5. Importance of promotion of female employment in the formal sector is sensitized (Only for Karachi)	5-1. No. of HHs who agree female members work in formal sector is increased to 70%	70%	<Karachi: WDFP> Endline: 93%	<Karachi:WDFP> Baseline: 37 HHs (73%)
	5-2. 10 companies*4 encourage employment of female workers	10	10	10
Output 6. The tool kit is developed based on the Outputs 2 to 5.	6-1. The tool kit is approved by JCC	NA	No progress yet.	No progress yet.

Indicators to be achieved at endline survey

Indicators to be achieved by a specific action

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

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

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

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

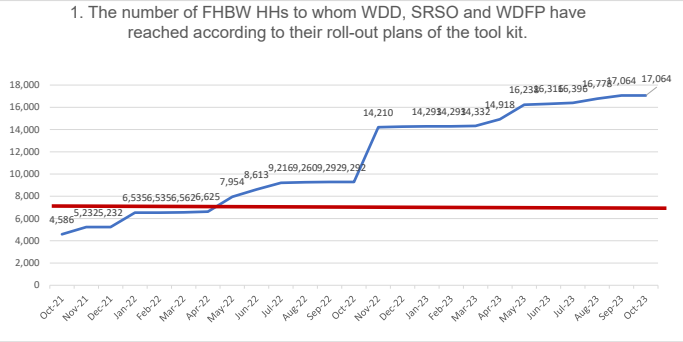
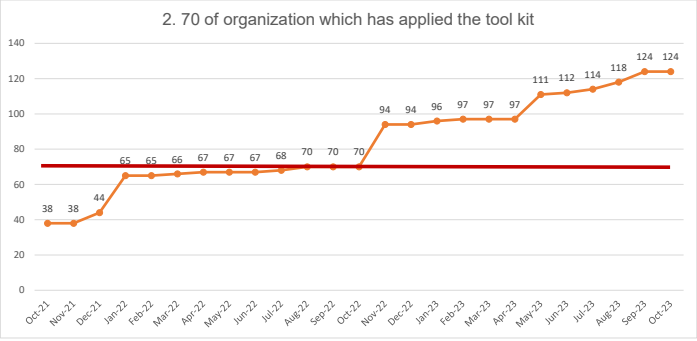
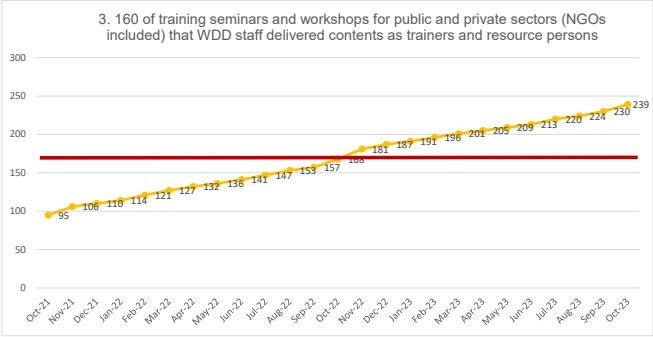
*5 The baseline data were collected based on the original indicator '4-1: Profit from HBW is increased (group)'.

*6 Baseline survey was conducted for each category with No of samples as follows:

Category	Timing of survey	No of samples
Sukkur: SRSO 1st cycle (Baseline)	Mar-19	50
Sukkur: SRSO 1st cycle (Mid-term)	May-21	49
Karachi: WDFP	Mar-20	51
Sukkur: SRSO 2st cycle	Feb-22	50
Sukkur: STEVTA	Mar-22	63

*7 Endline survey was conducted for each category with No of samples as follows:

Category	Timing of survey	No of samples
Sukkur: SRSO 1st cycle	Feb-22	48
Karachi: WDFP	Mar-22	40
Sukkur: SRSO 2st cycle	Feb-23	50
Sukkur: STEVTA	Mar-23	

Monthly changes of PDM Indicators

Narrative Summary	Indicators	Target	Oct-21	Nov-21	Dec-21	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22	Jan-23	Feb-23	Mar-23	Apr-23	May-23	Jun-23	Jul-23	Aug-23	Sep-23	Oct-23
Overall goal. The number of FHBW households (HHs) who receive some of the services explained in the livelihood improvement knowledge and tool kit (the tool kit)*1is increased	1. The number of FHBW HHs to whom WDD, SRSO and WDFP have reached according to their roll-out plans of the tool kit.	NA	4,586	5,232	5,232	6,535	6,535	6,562	6,625	7,954	8,613	9,216	9,260	9,292	9,292	14,210	14,265	14,293	14,293	14,332	14,918	16,238	16,316	16,396	16,778	17,064	17,064
	2. The number of organizations and/or areas where the contents of the tool kit are applied	NA	38	38	44	65	65	66	67	67	67	68	70	70	70	94	94	96	97	97	97	111	112	114	118	124	124
Project purpose. Application of the tool kit developed through public-private partnership (PPP) to improve livelihoods of FHBW HHs is promoted.	1. 70 of organization which has applied the tool kit	70	38	38	44	65	65	66	67	67	67	68	70	70	70	94	94	96	97	97	97	111	112	114	118	124	124
Output 1. Capacity of WDD in promoting the tool kit to improve livelihoods of FHBW HHs through PPP is enhanced	1-1. 160 of training seminars and workshops for public and private sectors (NGOs included) that WDD staff delivered contents as trainers and resource persons	160	95	106	110	114	121	127	132	136	141	147	153	157	168	181	187	191	196	201	205	209	213	220	224	230	239
Output 2. Capacity of target FHBW HHs*2 in life management (LM) skills is improved	2-1. Based on LM training, 350 FHBWs produces saving plan for life course event	350	178	178	178	249	278	278	278	278	278	278	278	278	278	278	278	278	278	499	547	547	547	547	547	547	547
Output 3. Capacity of target FHBW HHs to access to financial services is improved	3-2. 500 FHBWs and their family members participated in financial literacy activities.	500	47	47	47	183	257	257	257	270	270	270	300	300	300	489	544	544	544	583	583	583	583	583	583	658	658
	3-3. New financial services (including digital) for FHBWs and their family members are developed.(At least one)	At least one	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
	3-4. 3,000 FHBWs and their family members used financial services developed under the Project	3,000	1,936	2,541	2,541	2,541	2,541	2,541	2,541	2,541	3,200	3,393	3,393	3,425	3,425	3,425	3,425	3,425	3,425	3,425	3,802	3,836	3,836	3,836	4,145	4,145	4,145
Output 5. Importance of promotion of female employment in the formal sector is sensitized	5-2. 10 companies*4 encourage employment of female workers	10	5	6	6	6	6	6	6	6	6	6	8	8	8	9	9	9	10	10	10	10	10	10	10	10	10