"From the Politics of Vulnerability to the Politics of Voice" 2019 to 2022

> Final Narrative Report

# **Table of Contents**

ACKNOWLEDGEMENTS:
ACRONYMS
INTRODUCTION
1.1: AIMS AND OBJECTIVES:
1.2: PROFILE OF PROJECT IMPLEMENTING SITES:
1.3: IMPACT OF COVID:
KEY STRATEGIC APPROACHES
2.1: METHODOLOGY AND APPROACH:
2.2: QUALITATIVE ASPECT:
2.3: QUANTITATIVE ASPECT:
2.4: YEAR BY YEAR PROGRESS – THE RESULT CHAIN: FROM THEORY TO PRACTICE 10
2.5: ACTIVITIES: (Three years' work plan and beneficiaries):
MAJOR ACHIEVEMENTS:14
Outcome A: Increased economic empowerment, access to resources, consciousness raising,
and enjoyment of rights by women, particularly young marginalized communities 14
Outcome B: Increased Women's Productive Potential And Their Transition From Informal
To The Formal Economy Through Marketing Skills, Political Participation, And Civic
Engagements 21
Outcome C: Increased women's access to opportunities for self-expression, voice & agency,
and practicing leadership skills30
MONITORING, EVALUATION, RESEARCH, LEARNING AND ADAPTATION:





4.1: LEADERSHIP ASSESSMENT ANALYSIS:	35
4.2: SWOT ANAYLSIS:	37
4.3: INTERNAL MONITORING AND EVALUATION:	39
Challenges and Way forward:	55
CONCLUSION:	57
RECOMMENDATIONS:	59
ANNEXES	61
Annex 8.1: List of beneficiaries with financial assistance	61
Annex 8.2: Case Studies:	65
Annex 8.3: Business plan- attached to the document	73
Annex 8.4: Research tool- attached to the document	73
Anney 8 5: Template of Leadership assessment tool- attached to the document	73





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#### **Core Team:**

### **Financial and Technical support**

Neelam Hussain-Executive Coordinator Waseem Ghouri- Manager Accounts

Nazia Zahid- Manager Programmes Sehar Rashid Alvi- Accounts Officer

Nisha Ghani- Project assistant Laeeque Ahmed- Graphic Designer

Shazia Azam- Researcher Mohammad Usman Ali- HR

Zile Huma- Researcher

Arshia Yasin- Researcher

Zunaira Mehmood- M&E Officer



# **ACRONYMS**

APWA	All Pakistan Women's Association	
CNIC	Computerized National Identity Card	
DC	District Coordinator	
FGDs	Focus Group Discussions	
FP	Focal Person	
GDP	Gross domestic product	
IEC	Information Education and Communication	
MCB	Muslim Commercial Bank	
NADRA	National Database and Registration Authority	
M&E	Monitoring & Evaluation	
NBP Corporate	National Bank of Pakistan	
NUML	National University of Modern Languages	
PML-N	Pakistan Muslim League Nawaz	
PCSW	Punjab Commission on the Status of Women	
PPP	Pakistan People's Party	
SOPs	Standard Operating Procedures	
SWOT	Strength, Weakness, Opportunity and Threats	
TEVTA	Technical & Vocational Training Authority	
WDD	Women Development Department	





1

### INTRODUCTION

Undertaken with the support of the Embassy of the Kingdom of Netherlands, Simorgh's project, "From the Politics of Vulnerability to the Politics of Voice" was conceived and designed with the aim of developing the underutilised productive potential of women in the informal economy and facilitate their entry into the economic mainstream for gender equity and poverty mitigation. Recognizing that not only do women constitute the poorest among the working poor in Pakistan, despite their contribution to family incomes and the national economy, patriarchal norms and socio-economic arrangements ensure their marginal status

#### PROJECT FOCUS:

- Increased Women's Economic Empowerment
- Access to Resources/
   Opportunities
- Consciousness Raising
- Transition from the informal to formal economy
- Political participation and civic engagements
- Self-expression, Voice, Agency, Decision-making and Practicing Leadership Skills

including exclusion from official labour statistics, budgets and social benefits and their low access to voice, choice, decision-making, the project aimed to transform the politics of women's vulnerability to the politics of voice, by enhancing their numerical strength in the informal workforce, breaking the isolation of homebased workers and facilitating their entry into the social and political mainstream as part of (i) the informal/formal work force and entrepreneurs, and (ii) as politically active citizens and potential local government representatives.

Acknowledging (i) the value of women's economic and social empowerment, particularly the contribution of semi-skilled home-based workers as crucial to the project's long term goal of gender equity and poverty mitigation, and (ii) the limited impact of stand-alone solutions, the project focused on the key areas of awareness raising, knowledge building and skill development for income generation for women, including those from non-Muslim communities, women with disability and female and male youth as an essential step towards the project's long term goal of gender equity and poverty mitigation through the following outcomes:

- 1. Increased economic empowerment, access to resources, consciousness raising and enjoyment of rights by women, particularly the young marginalized communities.
- 2. Increased women's productive potential and transition from informal to formal economy through marketing skills, political participation and civic engagements.
- 3. Increased women's access to opportunities for self-expression, voice & agency and practicing leadership skills.





Over the duration of its three-year lifespan, the project focused on addressing community needs and mitigating challenges faced by working class women and has been undertaken in the urban, peri-urban and rural areas of Lahore, Sialkot and Faisalabad districts of the Punjab. Year One focused on identifying communities, hiring Focal Persons, conducting a baseline survey to gain a deeper understanding of target community and site specific contexts, hiring and in-house capacity building of project staff and resource persons. Year Two, which was stalled by COVID-19, affected the project negatively in terms of loss of time, and positively in terms of improvements in project design and participatory engagement. Project plan revisions, combined with Simorgh's community needs-based approach, strengthened project interventions by enabling the project team to use community insights to improve and effectively expand activities for women's social and economic empowerment.

Revised project activities included: (i) establishment of Skill Development Centres for concentrated advanced and general training courses, (ii) shortlisting of beneficiaries for financial and in-kind assistance on submission of viable business plans for independent set ups, and (iii) expansion of the awareness-raising, knowledge building and information dissemination component to include financial and legal literacy and accountability procedures.

Year Three focused on facilitating resource access, consolidating income generation ventures and enabling communities to address site specific civic and gender based violence (GBV) issues through Baithaks and Open Mics.

#### 1.1: AIMS AND OBJECTIVES:

In keeping with the project's aims and objectives of women's economic empowerment as key to poverty mitigation, and taking account of (i) the pluralism and diversity of Pakistan's class/caste-driven society and (ii) the multi-axial nature of change processes, project activities enabled women at the grassroots level to access voice, mobility, and build solidarities for the rights movement and establish women's leadership through capacity building, networking and evidence based advocacy. It also created opportunities for self-expression through discussions and debates on rights-based issues, particularly gender equality and women's legal and social rights.

Strategically designed and implemented activities empowered 101 entrepreneurs to enhance their productive potential and leadership capacities and create avenues for social and economic change particularly those pertaining to the cultural norms and practices that act as barriers to women's access to voice, choice, agency and decision-making. These included:

• Skill development trainings, financial literacy, marketing skills and financial/in-kind assistance.





- Awareness-raising and knowledge building sessions on social and legal rights including accountability procedures
- Establishment of links with government departments and local institutions for accountability and redress.
- Community dialogues through Baithaks and Open Mics for women's enhanced confidence and self-esteem.

By facilitating women and youth groups in establishing sustainable means of income generation, this project helped target communities to enhance their social and productive potential and assisted their transition from the informal to the formal economy. This may be seen as a tangible gain with regards the projects long term goal of gender equity and poverty mitigation including the small but significant shifts in behavioral norms and practices that impede women's access to voice, choice, agency and decision-making.

#### 1.2: PROFILE OF PROJECT IMPLEMENTING SITES:

**Project duration:** 2019- 2022

**Reporting duration:** December 2019- November 2022

**Project Sites:** 

District	Union Council	
District Lahore	Qainchi, Yohanabad, Green Twon	
Dsitrict Sialkot	Gondal, Chak Mandhar, Chak Bhalanwala	
District Faisalabad	Muzaffar Colony, Samnabad, Baghbanpura	

**Project Beneficaries:** 

Direct beneficiaries	Indirect beneficiaries
• Women	Community Men
<ul> <li>Youth – female and male</li> </ul>	<ul> <li>Local duty bearers</li> </ul>
allies	<ul> <li>Labour union representatives (female and male)</li> </ul>
	<ul> <li>Local college students (female and male)</li> </ul>
	<ul> <li>School/college drop outs and unemployed</li> </ul>
	youth (female and male)

Taking account of women's limited mobility and low access to resources and keeping women's economic empowerment in mind, target locations in districts Lahore, Faisalabad and Sialkot were selected on the basis of their suitability to project aims such as proximity to markets, industrial units, availability of public transport etc. It





was envisaged that these factors would facilitate employment and entrepreneurial opportunities for socially aware and appropriately trained and qualified women.

District Lahore had an edge over the others, as apart from being Punjab's provincial capital, Simorgh had already undertaken different projects in many of its rural and urban union councils, including skill development for income generation by women. As such not only was it a familiar terrain, Simorgh had already established a degree of trust among various communities.

#### 1.3: IMPACT OF COVID:

#### 1.3.1: AT PROJECT LEVEL:

The onset of Covid-19 coincided with the project's inception dates and played a major role in shaping its planning and implementation design. The pandemic manifested itself in periodic waves interspersed with visible reductions in reported cases. Covid-19 Standard Operating Procedures (SOPs) which included lockdowns, restrictions on social and public gatherings, banning of intercity travel, low access to public transport including closure of public private offices and factories resulted in loss of jobs and livelihoods particularly among the economically vulnerable sections of society.

While, these factors, particularly the unpredictability of the pandemic, led to modifications in the project plan, the immediate fallout of Covid was the disruption of in-person communication between communities and the project team. This led to a loss of trust regarding the project and a slowing down of work that was costly in terms of lost time. However, the Covid interregnum had some positive outcomes and was a learning experience for both staff and communities. The move from face to face communication to online communication compelled both project staff and communities to develop online communication skills through WhatsApp groups and Zoom. The main drawback in this regard was the uncertainty of online communication due to the women's low access to literacy, technical know and ownership of mobile phones etc. Other changes included (i) a rescheduling of activities, with some being given low priority and placed on the back burner, (ii) the establishment of Skill Development Centres at 9 project sites in the three districts for consolidated trainings in commercial tailoring, beautician courses and basic computer skills including awareness raising and knowledge building sessions for women and female/male youth.

This last was a positive change as these Centres evolved first as safe spaces for women and later as market places for women to display and sell their products and for younger girls and boys to further build their skills by conduct computer classes Further, the onsite location of the Centres mitigated community mistrust in the





project as family members felt they could check on the women and also keep an eye on project activities.

#### 1.3.2: AT COMMUNITY LEVEL:

Loss of livelihoods among women and men, economic pressures combined with Covid SOPs enhanced women's isolation in the home and increased their vulnerability to violence at the hands of male family members particularly husbands. In this context, the Skill Development Training Centres not only provided women with the opportunity to build their income generation skills to meet household financial needs, they also provided them with safe spaces away from home and for knowledge building and productive and financially gainful activity. These spaces also functioned as a community platform for community women and girls, where they could speak openly about the challenges and threats being faced by them at the hands of family members and spouses, seek referral and redress, and build a strong support network within their local communities.

#### 1.3.3: COVID RELIEF:

The past year saw one of the greatest health and economic crises in the world with the advent of Covid-19. Given the urgency of this crisis, and keeping the welfare of our target communities at the forefront, Simorgh gave financial assistance to 117 project beneficiaries comprising marginalized, underprivileged communities in districts, Lahore, Sialkot, and Faisalabad alongside information on infection prevention to larger communities. The relief funds were taken from unused funds from Covid aborted activities. Relief was disbursed on the basis of a social mapping exercise to identify families in need, with a focus on women-led households; where women were the primary breadwinners or families with large numbers of underage and/or elderly dependents. This decision was based (i) on women as main beneficiaries of this project and (ii) on research findings showing that when given financial responsibility, women are more efficient in budgeting and essential spending in comparison to men.

### **Limitations**:

Due to women's low CNIC registration and ownership of cell phones some intended beneficiaries did not receive the allocated funds as they were appropriated by male family members. This was due to women's low CNIC registration and cellphone ownership as evidenced by the fact that instead of providing their own contact details, a large number gave the cell phone numbers and/or CNIC numbers of male family members. This highlighted the importance of women's economic empowerment including citizenship documents, access to resources, life skills, literacy and information and enabled the project to focus on building these skills.





### **KEY STRATEGIC APPROACHES**

#### 2.1: METHODOLOGY AND APPROACH:

While gender discrimination and patriarchal socio-cultural norms are significant impediments to women's agency and mobility, they are not the only contributing factors. Class, caste differences, economic status, women's low access to resources particularly information and education and gender-biased resource allocation also play a role in reinforcing and maintaining women's marginal status. With these considerations in mind, the project's approach was participant-led and needs-based to ensure that community members and their needs were kept at the forefront. Socio-spatial tools such as baseline surveys, monitoring and evaluation, interview and focus group discussion guideline were the key tools in analyzing community needs and measuring project impact, as well as ensuring that community input and feedback was maintained as a key element of project design and implementation.

Project activities were designed for community intervention and focused on awareness raising, capacity-building and skill development of target communities. Related activities included (i) information dissemination and knowledge building in relevant areas, (ii) technical and vocational skill-building, (iii) financial literacy and marketing skills (iv) building linkages between target groups and public/private resource institutions and other entities at both individual and community levels. These activities were designed to draw upon women's everyday private/public struggles to build solidarities among women's communities and male allies and with larger people's movements to enhance their understanding of social and political issues, amplify their voices and outreach, and demonstrate the long term benefits of union style mobilization for worker's rights and equal payment for equal work.

# 2.2: QUALITATIVE ASPECT:

Respectability politics, notions of family honour, traditional norms and behavioural practices combine to impact negatively on women's agency, mobility and public presence in Pakistan, including their engagement in the economic sphere. Not only are women subjected to greater surveillance and violence, any deviation from their socially assigned role as homemakers and nurturers is seen as a threat to the family unit and society. These factors serve as barriers to women's employment and access to paid work, education, income generation skills, mobility, and citizenship documents. In this regard women from religious minorities are doubly oppressed, first by men from their own communities and then by majoritarian mainstream prejudice and discrimination particularly among the religious right.





With the above concerns in mind, the project's primary focus was on the economic empowerment of women in tandem with awareness raising and knowledge building activities so as to (i) facilitate their access to economic independence and gender equity and (ii) equip and enable them to exercise their right to voice, choice, agency and decision-making as self-aware and active members of the informal and formal economy.

Skill development trainings, financial literacy, marketing skills and financial and in kind assistance were seen as essential for the development of beneficiaries' productive potential for setting up small-scale businesses and the job market. Both prior experience and project outcomes demonstrated the effectiveness of women's economic productivity in (i) debunking the myths and stereotypes of the economically unproductive female and universally productive male (ii) slowly reducing their economic dependence on male counterparts or family members, and (iii) increasing their role in the management and decision-making of the household – in many instances with increased familial and spousal support and changes in conventional responses to women's mobility and agency. At the same time, familiarity with accountability procedures and exposure visits enhanced women's public presence and created avenues for sustainable business growth and expansion, thus improving their social and economic position within their communities.

Socio-legal awareness sessions enabled women and young girls to gain information on issues and topics of which, in their own words, they were completely unaware. These sessions combined with other community based activities particularly income generation skills, played a significant role in building women's leadership capacities as community change-makers.

# 2.3: QUANTITATIVE ASPECT:

From a total enrollment of 695 beneficiaries across the 9 skill development and training centres, 101 women and youth (girls and boys) were shortlisted for Financial Assistance (Annex 8.1). From these, 55 students from across the three courses (stitching, beautician and computer courses) including community women and youth (boys and girls) received financial assistance. Furthermore, 45 semi-skilled women, with 15 women from each district, were selected for advanced beautician courses from certified Salons.

Financial literacy sessions were conducted to improve beneficiary business knowledge and financial management skills, and exposure visits to marketplaces, business organisations etc. were arranged to familiarise beneficiaries with market trends and business procedures and to enable them to build links with industrial units and generate ideas for future business activities.

Post skill-development, beneficiaries were required to submit viable business plans including financial feasibility (Annex 8.3) for their proposed businesses and/or income





generation schemes as part of the selection process for financial and in-kind assistance.

Community engagement and socio-legal information dissemination activities, including Baithaks, Open Mics, and Socio-legal sessions were open to the larger community and were accessed by 5619 individuals including women, girls and boys from outside selected communities. Apart from creating an opportunity for community members to share their problems and proposed solutions, this arrangement extended project outreach considerably.

# 2.4: YEAR BY YEAR PROGRESS – THE RESULT CHAIN: FROM THEORY TO PRACTICE

#### YEAR ONE:

Year One of the project began with the onset of Covid-19. Although this seriously disrupted project plans and some activities were either dropped or given low priority, the following activities were undertaken.

**INCEPTION PHASE:** Activities comprised selection of project sites on the basis of their suitability to project goals, hiring and capacity building of project staff, and hiring of area and site specific focal persons in Districts Lahore, Sialkot and Faisalabad.

**BASELINE SURVEY:** Due to the onset of covid-19 and the subsequent social distancing protocols, the project's information collection methodology was revised and shifted to online channels such as Zoom, with commensurate changes in data collection tools. These were shortlisted to in-depth interviews, focus group discussions and stakeholder surveys and webinars. Using the community-led, needs-based approach, the baseline survey was conducted at 9 project sites in the three selected districts of the Punjab. Survey findings were integral to the identification and assessment of community needs and provided useful insights to the gender based power dynamics of community life particularly the norms and practices underpinning restrictions on women's mobility, access to resources such as cellphone ownership, lack of citizenship documents particularly National Identity Cards (CNICs) and limited opportunities for paid work, fair wages, mobility, self-expression and participation in public life.

A total of 480 participants were targeted through a hybridized data collection approach that combined in-person interviews with focus group discussions via Zoom. In addition webinars were conducted with stakeholders during the introductory phase to strengthen advocacy.





#### YEARS TWO AND THREE:

Using Baseline Survey findings, Years Two and Three focused on the following activities:

- Three 10-day Skill Development Trainings on Commercial Tailoring in March 2021, in Districts Lahore, Faisalabad, and Sialkot at selected union councils with 76 direct beneficiaries (75% married, 25% unmarried). Pre and posttraining assessments by participants were used to identify limitations and shortfalls in activity implementation. These were followed by necessary revisions and amendments for more responsive facilitation of community needs.
- SKILL DEVELOPMENT CENTRES: Given the time lost to Covid in year one, and based on the observed drawbacks of periodic trainings and awareness raising activities, the decision was taken to establish 9 skill development centres at project sites in the three selected Punjab Districts for concurrent consolidated skill development courses in selected trades and awareness raising, knowledge building sessions.

The Skill Development Centres, which were housed in premises hired for the project duration, provided a stimulating environment for students for sharing of ideas and experiences. Evolving into safe women's spaces, these centres were instrumental in mitigating community resistance and mistrust.

- Skill Development Trainings comprised commercial tailoring, beautician skills for semi-skilled and unskilled women, and basic computer courses for drop out youth (girls and boys), with semi-skilled women with prior work experience being provided access to advanced courses in established salons.
- Taken together, these activities were instrumental in (i) facilitating women's transition from the informal to the formal economy including as independent entrepreneurs with their own set ups and (ii) in building women's confidence and self- esteem and preparing them for their role as leaders and decision makers in the public sphere as active members of their communities.
- **BAITHAKS AND OPEN MICS** were instrumental in (i) breaking women's isolation and normalizing their active presence in the public sphere, (ii) enabling women and grassroots communities to build links with local duty bearers and government representatives such as local body members and union council chairmen/councilors etc. for redress of local community and individual problems.





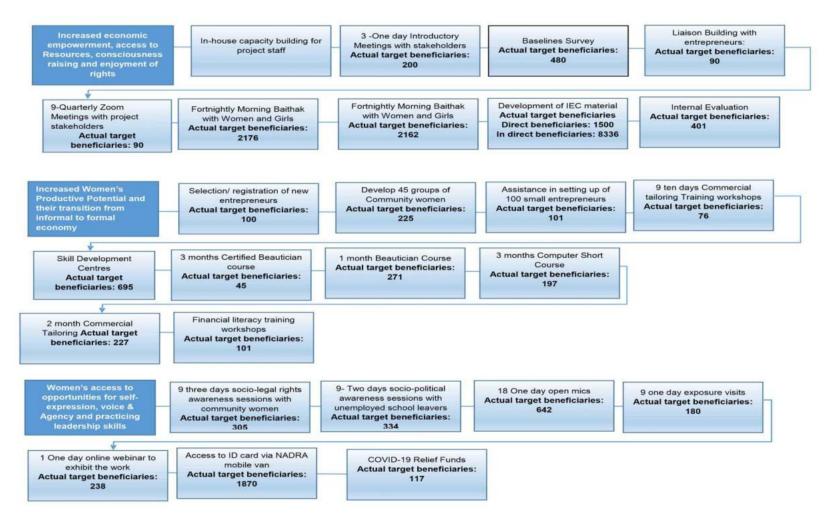
The Baithaks and Open Mics provided the space for open dialogue that enabled women and youth to share their concerns, and created opportunities for women's access to voice and agency. They also enabled women, youth and the larger community to seek redress of civic and other issues through concerned authorities, thereby creating an avenue for the practical application of the information and knowledge gained through the awareness sessions.

ADVOCACY MEETING: Conducted virtually on Zoom, this meeting was arranged for 238 for project beneficiaries including entrepreneurs and stakeholders from various government departments and private and public institutions such as APWA, TEVTA, Dubai Islamic Bank, WDD, and NUML etc. This meeting built and/or strengthened linkages between communities and stakeholders, addressed entrepreneur queries and provided space for grassroots advocacy. The meeting also provided an opportunity for stakeholders to exchange information, suggest improvements and give suggestions for future work.

Our stakeholders spoke extensively about the post-Covid increase in the informal economy sector with women who had lost their jobs because of factory lockdowns etc. transiting to the home-based industry. This was highlighted as a matter of policy concern and intervention. The MCB Islamic Bank Ltd representative, Mr. Alvi- Business Head, Consumer Banking Group-EVP, provided information on the various banking facilities and products which could be availed by women from low-income backgrounds who were running small-scale, home-based businesses. He spoke about the financial literacy trainings conducted by MCB Islamic in Punjab-based university campuses. Mr. Alvi also highlighted how MCB Islamic had collaborated with Simorgh with Simorgh to provide financial literacy to project participants in Lahore and Faisalabad.



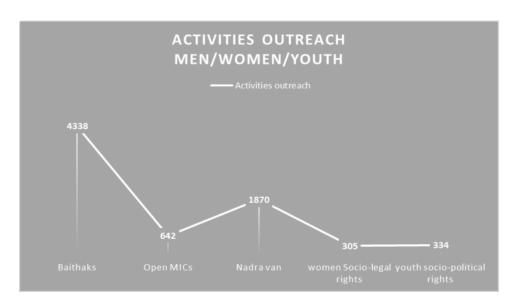
# 2.5: ACTIVITIES: (Three years' work plan and beneficiaries):







### **MAJOR ACHIEVEMENTS**



Project activities outreach 2019-2022

Outcome A: Increased economic empowerment, access to resources, consciousness raising, and enjoyment of rights by women, particularly young marginalized communities.

#### A. BASELINE SURVEY, DATA COLLECTION AND ANALYSIS:

Both qualitative and quantitative data provided evidence of women's low access to knowledge, information and income generation skills, and a felt need to address this lack, especially as it was linked to their low self-esteem and self-confidence. Both survey and data corroborated the link between women's economic dependency and their marginal status. As expected, customary norms and practices emerged as major barriers to women's development even as their ignorance of the psychological and medical implications of underage and/or consanguineous marriage became apparent as one of the factors that perpetuate this practice. With regards problems faced by home-based piece workers, the major impediments to their economic growth was their reliance on middlemen and lack of direct access to the market including marketing skills. A detailed breakdown of our findings on factors that maintain the financial status quo for women is given below:

1. Low access to larger markets.





- 2. Lack of basic education and poor access to information and skill training.
- 3. Low self-esteem and self-confidence.
- 4. Lack of know-how and access to banking facilities, Micro Credit loans and services for women.
- 5. Low access to resources and income generation skills.
- 6. Limited technical and vocational training avenues.

Throughout the project phase, 90 stakeholders had consistently provided assistance in resource provision, effective beneficiary training, and information dissemination. Introductory/Advocacy Webinars and 9 quarterly online Zoom meetings were conducted to introduce stakeholders to the project, gain insight and feedback, and strengthen linkages for upcoming project activity execution.

These stakeholders included representatives from TEVTA, Chamber of Commerce, Technical and Vocational Institute, Qasr-e-Behbood, Sanat Zar, Microfinance, the Education Department, labor unions, and home-based workers.

#### **B: DEVELOPMENT OF IEC MATERIALS:**

Project related IEC material was developed and distributed among target groups of 1500 direct beneficiaries to (i) raise awareness regarding the project's goals and (ii) facilitate subsequent project activities. These booklets were published in Urdu, and provided information on (i) women's social and legal rights, (ii) citizenship documents, and (iii) banking procedures and financial literacy. Aside from the project's target groups, the material was also disseminated among beneficiaries from Simorgh's 'Feminist Leadership for Accountability and Political Rights' (FEMPOWER) project. This increased outreach to an additional 8336 indirect beneficiaries.

#### C: BAITHAKS- OPEN FORUM COMMUNITY DIALOGUES:

The Baithaks conducted throughout this project proved to be extremely beneficial not only in strengthening community relationships but also by contributing to effective problem-solving administrative and infrastructural issues at selected union councils. One indicator of this was the establishment of direct linkages between councilors/duty bearers and housewives, including an exchange of phone numbers and appointments with concerned departments/offices etc.

The Baithaks served as a platform for community men and women to engage with Local Government Body members (although these are currently in abeyance, erstwhile and future members are seen as important community members with a degree of reflected influence), local duty bearers and government representatives.





To encourage inclusion and extend outreach, the activity was open to everyone from the community, not just the centre students. As a result, a total of 2176 women and 2162 men from the target communities took part in these Baithaks. This enabled outreach and strengthened project acceptability in the larger community.

Through the information gained during the Baithaks and Open Mics, community women were able to establish direct linkages with local government department representatives and duty bearers resulting in:

- Visits to local Union Councils to (i) submit personal applications to concerned departments, and get appointments with concerned officers, (ii) identify and discuss solutions for problems in their locality, and (iii) come together with their male counterparts and community members over community issues including education, health, infrastructure and civic matters. Significantly, this engagement served to sensitise duty bearers to women's issues encouraging them to address and/or mitigate given problems.
- Women's access to legal information, procedural guidelines, and referral in the cases of divorce, *Khula*, CNIC, B-forms and other documents.
- Access to government relief facilities from various organizations including the Ehsaas Programme and Pakistan Bait-ul-Maal.

The Baithaks not only helped in consciousness raising among target communities, backed by the information and knowledge building sessions, they also gave them to the confidence to speak out on various individual and community matters.

The feedback received from the project's internal monitoring and evaluation surveys shows project impact in the following areas of women's lives:

- Improved access to mobility for personal and professional purposes.
- Increased agency and control over their earnings (women said they were not accountable to their husband's or family members for the money they earned or how they spent it.
- Knowledge and awareness of their social and legal rights, particularly information about the Nikahnama (marriage deed), divorce proceedings and child custody had been beneficial. Several women reported that this information had helped them in dealing with nikah and divorce proceeding at both family and community levels.

Out of 101 project beneficiaries 89 respondents (27 from Lahore, 27 from Sialkot and 35 from Faisalabad) reported a gradual change in their families and communities regarding traditional norms pertaining to women's agency and mobility e.g. travelling without a male escort; seeing women's earnings as tainted or seen as a 'bad omen'





etc. Many also reported that their participation in this project including development of their earning capacity had opened the way for other women and girls as families were now eager for girls to avail such opportunities , avenues have also opened up for other women and girls within their families to avail opportunities pertaining education and employment.

"The perspective of my family and relatives, their perspective has shifted entirely. They now believe that women should stand on their own two feet, and make something of themselves".

Advanced Course student- Faisalabad

**D:MONITORING AND EVALUATION:** Maintaining the participant-led, needs-based approach, monitoring and evaluation was conducted within target communities to assess project impact, results and sustainability, as well as identify successes and improvements for future interventions. The monitoring and evaluation tools (Annex-8.4) were designed with a mixed methods approach, combining both qualitative and quantitative research models to develop a pragmatic and holistic research tools which could provide a detailed assessment and study of the project's outcomes.

The M&E research conducted used purposive sampling, and consisted of both primary and secondary data sources. Primary data featured in-depth case studies of 101 entrepreneurs based on interviews and a detailed questionnaire-based research tool to analyze and evaluate behavioral change and growth at both individual and community level, as well as to record and study the social and economic progress of these entrepreneurs. M&E questionnaire surveys were also conducted with a sample of 300 General students, who had not received assistance (financial/in-kind). Secondary data was collected from various libraries and publications (articles, newspapers, and conference proceedings) in order to design and strengthen the research tool for data collection.

Case Studies were transcribed from participants' spoken language viz Punjabi/Urdu, to an international language (English), whereas questionnaire data was recorded by using both deductive as well as inductive approaches. Following data collection, data was categorized for further analysis by using thematic analysis, percentages, numbers, and figures by following the mixed methods approach of both qualitative and quantitative analysis. Financial and in-kind assistance proved to be milestones for women's empowerment, and project beneficiaries shared their experiences of exercising their rights to mobility, decision making and economic freedom. Financial stability not only benefited their personal lives but also their families, increasing





project outreach to 8336 indirect beneficiaries, showing that a single empowered woman can uplift the whole family's well-being. (Annex: 8.2- Case studies)

#### 1. SKILL DEVELOPMENT

A total of 89% female (general) students and 11% male (general) students (General: those who had received skill development trainings but not financial/in-kind assistance, students from the second and third batch enrollments) participated in the skill development process. From the 101 entrepreneurs, 64 beneficiaries received in-kind support and the remaining 37 beneficiaries received cash support. Through technical assessment, out of 101, 96 trainees reported that they had learnt marketing skills through the project's trainings, with 84 fully agreeing and 16 agreeing.

#### 2. FINANCIAL EMPOWERMENT:

Through the monitoring and evaluation activity, it was observed that 41% of beneficiaries reported that they had their own personal bank accounts after the project's interventions. A breakdown of this statistic was observed as 43% beneficiaries in Faisalabad, 26% beneficiaries in Lahore and 26% beneficiaries in Sialkot. A detailed analysis reveals that 96% trainees reported that the project's training sessions helped them learn about various banking and financial management procedures. 94% stated that the financial literacy trainings helped them manage their personal finances better. Overall, beneficiaries reported an increase in their financial independence (52% marked it to excellent level, 41% stated it was good, and 7% said it was better than before). When asked about the overall improvement in their quality of life, 53% reported that it was excellent, 45% stated it was good while 2% said it was better than before.

#### 3. GENDER-BASED BEHAVIORAL CHANGE:

75% of participants reported that they had observed changes for the better in the community's attitudes on issues pertaining to women's respectability and the socio-cultural norms regarding their mobility, with greater importance being placed on girls' education, improved willingness for availing employment opportunities by women and girls, and improved attitudes by fathers/brothers/spouses towards the women in their family. Within the target locations, it was observed that women's mobility and economic productivity was hampered by religious and cultural stereotypes, including women's earnings being "unblessed" and their presence outside of the domestic structure being used to label them as 'kharaab' or 'bad' (the word implies moral corruption in this context). This was seen to change after the project's interventions, as male counterparts were reported to be more accepting and encouraging of women pursuing opportunities for participation at social, political and economic levels. During the initial baseline assessment, it was observed that 45% of male counterparts and





family members did not treat the women in their household's well, with women and girls being subjected to different forms of emotional, psychological, and physical abuse and negligence. However, after the project's interventions, it was observed that approximately 24% of male family members including husbands had started treating the women around them better. When asked if they feel they have helped open up avenues for other women in their family, 100% of the respondents stated that they had done so, with 91% saying that they had observed positive changes in the mindset regarding women and their visibility. 74% also stated that they had observed that there was a positive change in the gender-based social value of daughters.

#### 4. VOICE AND AGENCY: POLITICAL EMPOWERMENT:

Through Baithaks and Open Mics, community women were able not only to establish linkages with local governmental bodies, but were also able to practice leadership roles within their community. While addressing and mitigating challenges and issues within their communities, several of our project's beneficiaries showed the inclination to take part in local government elections. From our 101 entrepreneurs, 4 are currently representatives of major political parties at the local government level. Detailed information is as follows:

- **1. Naveeda Mazhar:** A minority rights representative for the political party Pakistan Muslim League Nawaz (PML-N).
- **2. Bishama David:** selected as President of Asif Town in Yohanabad as a member of the Women's Wing of the political party Pakistan Muslim League Nawaz (PML-N).
- **3. Alishba:** selected as president of the Women's Wing of the political party Pakistan People's Party (PPP)
- **4. Shazia Kashif:** Member of the Women's Wing of the political party Pakistan Muslim League Nawaz (PML-N).

#### **VALUE ADDED:**

#### 1. CENTRE SUSTAINABILITY PLAN AND LOGISTIC DISBURSEMENT:

After utilizing the centre logistics for almost one year, they were fairly worn out and many of them were disposed of. Upon completion of the first batch of the Skill Development Training Course, there was a continuous demand from the community as well as the Centre-In-Charges to continue these courses. Keeping this community request in mind, it was decided that the leftover materials would be distributed among those who further wished to run their own business or skill development centres and presented a strong business plan to support their ideation. A sustainability plan was developed, through which materials and furniture used at the Centres was disbursed among Centre-In-Charges who wanted to continue running





their own centres, after the project run Centres were closed. These comprised the Centres in:

• Lahore: UC-227-Qainchi, UC 246 Youhanabad

Sialkot: UC- 40 Gondal, UC 10- Chak Mandhar, UC- 36 Chak Bhalanwala

Faisalabad: UC 206 - Baghbanpura

Furthermore, the residential homes rented by Simorgh to run these centres were maintained after completion of trainings etc., as centre locations to facilitate ease of access among communities, as these centres were known and trusted locations by the male family members.

#### 2. DIGITAL LITERACY TRAINING BY CIRCLE WOMEN:

After the first batch from the Centre of Qainchi, Lahore had completed their certification, Simorgh was approached by an organisation named Circle Women to propose a digital literacy training with certification for our skilled and semi-skilled women/girls. The training was very beneficial for the students and had a positive impact on their businesses, as it enabled many women set up their online social media pages. This increased their outreach and earnings. Many have learnt marketing skills, initiated their online business, and are earning through freelance work. These trainings were undertaken with Centre students and, to extend outreach, participants from surrounding communities were also included. The trainers were eager to conduct a similar training for the women in Sialkot, but due to unavailability of Android mobile phones among all beneficiaries, this training were postponed.

As an outcome of the digital literacy trainings provided by Circle Women, Shakila, one of our district coordinators from Lahore, was asked to nominate 10 women from three union councils (227, 236, and 246) as trainers/digital agents for Circle Women's Digital Literacy Training Programme, to be conducted in different districts. This programme will be conducted over the course of three months, and will focus on training approximately 100 women who are running their small businesses at the community level. The digital agents will be paid a stipend of PKR 20,000 plus a communications and travel allowance for their services by Circle Women.

# 3. WOMEN'S VOICES AND LEADERSHIP TRAINING BY APWA, IN COLLABORATION WITH DFID CANADA AND OXFAM:

A five day training was organized by APWA, facilitated by DFID Canada and Oxfam with women entrepreneurs to equip them with the relevant information, and allow students to discover avenues to utilize their productive







skills and enhance professional growth. The training included financial literacy, employment opportunities, establishing and sustaining their businesses, and developing strategies for business advancement.

Outcome B: Increased Women's Productive Potential And Their Transition From Informal To The Formal Economy Through Marketing Skills, Political Participation, And Civic Engagements

Skill development for income generation and women's economic independence alongside awareness raising and knowledge building sessions were key concerns of the project. Other than advanced beautician courses at established beauty salons, the bulk of skill development trainings and awareness sessions were undertaken at the project related skill development centres. These included financial literacy, legal rights awareness and exposure visits to relevant institutions. With the main aim of targeting women, young girls, women with disability as well as male female school dropouts, these trainings were open to all beneficiaries regardless of age, caste, religion, gender identity and other differences and enhanced their productive potential thereby enabling their successful transition from the informal to the formal economy. This learning process also reduced the gap between organizations and communities, and created sustainable linkages between them.

Skill development trainings were undertaken simultaneously at the centres and established beauty salons viz Depilex, Lahore and Hadiqa Kiani Salon, Faisalabad and Sialkot. Selection for advanced beautician courses was based on trainees' existing skills and experience.

45 women completed the advanced beautician courses from Depilex in Lahore and Hadiqa Kiani in Faisalabad and Sialkot. **101 entrepreneurs** were selected for financial and in-kind assistance to establish their businesses. This selection was based on individual business plans submitted by beneficiaries. A business plan template, accompanied by an orientation session on business planning was provided. The template had 6 sections ranging from personal information to start up details, upgradation of existing business, financial plan and 6 month expenditure details.

This process drew attention to women's poor understanding of finance management and Financial Literacy Trainings were undertaken to address this lack. The training included (i) knowledge of basic finance management, banking procedures, loan acquisition, business development, etc. This helped women in planning and setting up their businesses. As one respondent said,

"If I had this (financial literacy) knowledge before, I could have been a millionaire by now" (Qainchi- Lahore)





A breakdown of the budgeted **First Batch** of trainees is given below:

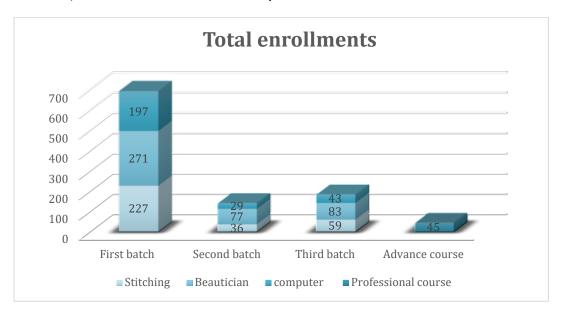
A total of 1022 students were enrolled in the following courses:

Commercial tailoring: 227Beautician courses: 271

Basic Computer Courses: 197.

This group completed its certified training and its members are now profitably practicing their chosen trades.

**Value Added:** The visible success of these trainings particularly beneficiaries' economic empowerment led to the demand for further trainings. Two more batches were enrolled, which were undertaken by the trainees.



Number of students enrolled in skill courses

The remaining resources were utilized for the new batches of additional 327 trainees with the skill development training centres providing space for these activities. A breakdown of the Second Batch and Third Batch from all three districts is as follows:

#### **Second Batch:**

Computer Course: 29Beautician Course: 77

Tailoring: 36





#### **Third Batch:**

Computer Course: 43Beautician Course: 83

Tailoring: 59

Unlike the budgeted trainings, these additional trainings, which were run by First Batch trainees were fee paying activities that allowed the First Batch to earn money and practice their teaching/training skills. Other than providing space for the additional trainings, the skill centres were also transformed into market places for the students to exhibit their work and increase clientele at the local level. This initiative has been successful in (i) motivating women and youth to start their own home based businesses, build self-confidence and strengthened their links with clienteles and local market distributors and unit members.

Skill development trainings, combined with capacity building through awareness raising and information and knowledge-building on legal and social rights enhanced women's confidence and self-esteem and contributed towards breaking the social and their economic isolation (particularly of homebased workers) and significantly improved their social and economic status. This learning experience also enabled them to challenge patriarchal norms, especially the low value placed on women's economic contribution and address problems pertaining to their limited mobility and low access to the market and market trends.

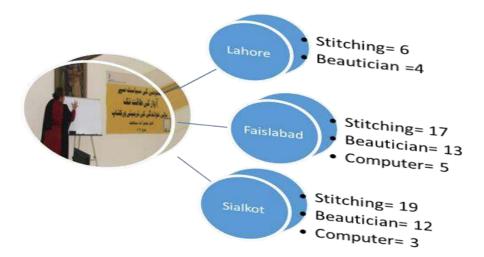
In comparison to their previous home-based, small scale businesses, members of the advanced course group have established their own salons in their locality's and local marketplaces allowing them to access a wider clientele and improve their monthly income. This is evidenced in the recorded increase in incomes that range from a minimum of 41,000 PKR to a maximum of 2 million PKR within 6 months of their initial setup. Furthermore, those who showed potential and utilized the opportunity are now teaching the same skills and trades to other community women in their small centres, stitching units and academies, with each district owning almost one centre as per their capacity. Other than serving as a learning resource, the exposure visits enabled women to build professional linkages across the formal economy and industry (marketplaces/sellers, salons and stitching units) as an integral part establishing their businesses, as well as developing strategies for sustainability. This included an exchange of phone numbers with wholesale sellers. Many women also utilized the skill development training centres as marketplaces to build their clientele, showcase their work, and develop linkages within their communities.

Post training income-generation and career development was not limited to the financially and in-kind assisted trainees. General students, who did not qualify for financial assistance have also entered the market as employees and small





entrepreneurs. A district-wise breakdown of their income generation initiatives is as follows:



Other than skill training, for many women, these centres provided a turning point in their lives - as many of them said:

"It was our dream to learn skills from such a prestigious salon."

Certification from established salons and for other courses provided them with the professional credibility they previously lacked, and facilitated women's transition from the informal to the formal economy. As Farhat, an emerging entrepreneur said:

"These trainings have been very useful for me, because I have always been business-minded, even though I never had the financial opportunities. Now, we know how to deal better with our clients, too. Earlier, when dealing with them our mindset was to get them to spend money. Now, we treat them like an investment!"

### A: ENHANCED BUSINESS CAPACITY, KNOWLEDGE AND GROWTH:

In the advanced beautician course, upon provision of assistance, it was found that several women were inclined to set up their salons in partnership with other women. This is good business sense and evidence of a sound understanding of effective business planning and strategizing. During the M&E, 101 case studies reported how skill acquisition and financial/in-kind assistance allowed them to feel more empowered, and has opened up new possibilities for them including increased self-esteem, improved decision making and involvement. Farhat also spoke of the importance of skill development and vocational training:





"Sometimes, when you don't have money to even feed yourself, and you get a client.....you should know the basic techniques and professional skills. Because then, even if you have only two things to work with, you can work and feed yourself".

In the words of another successful trainee, Andaleeb,

"(This organization) has made my dreams come true. They taught us how to speak, and made us more self-confident. We want these kinds of initiatives to continue in the future, so that we may become more polished and do something for our families".

During the case studies, participants reported that they had marketed their businesses by means of social media, print media (banners/flexes/pamphlets), and word-of-mouth publicity. Many women have also been running a number of entrepreneurial ventures simultaneously, and were generating income from a number of sources. For some women, this included both home-based grooming and beautician services in addition to their in-salon services; others have been running various small-scale businesses such as selling undergarments, dress making, knitting, *Adda* (hand embroidery) work etc.

In the stitching cohort, women showed an improved understanding of budgeting and setup expansion. Once they had begun to generate enough revenue, a number of women employed young girls to work in alternating shifts at their stitching setups. It is also important to note that in the case of a few women, their husbands were also keen on assisting with the orders. This picture of Nazia Masih's stitching unit in Lahore, where the whole family is working together to run it. Among our advanced course students, many from beautician cohort are now providing free of cost training young girls and women



from marginalized, vulnerable groups in their communities, and plan on employing them upon future expansion of their salons. Naveeda Mazhar, one of the Advanced Course students elaborated on this, saying:

"Because their (financial and social) conditions are just like mine, and they also want to be able to do something (to change them).....I don't know if they will find a Depilex or Simorgh (to give them this opportunity), but I want them to learn, and learn well".





# B: IMPROVED FINANCIAL AND ECONOMIC EMPOWERMENT AND LITERACY:

Analysis of the ledger sheets provided by the project team to the 101 selected students, showed a visible increase in the students' generated income and clientele. Women have been using this increased income to expand their businesses. Many women were also observed to have saved their earnings and pooled them towards material assets which did not seem attainable to them before, thereby exhibiting economic independence and agency. During interviews, it was found that several of them had set aside funds from their monthly incomes, and used them to buy assets such as a new phone or gold earrings. For them, these objects were not merely assets/investments, but things that they had wished for or desired for a long time. Mobeen Tariq, one of our Advanced Course students, says:

"Before, I could not even think of buying a pair of shoes for myself that cost more than 350 PKR. Now, I can (and have) worn shoes that even cost 3000 PKR".

Other purchases also included electronic appliances, furniture, crockery, inventory for their business (facial, hair and grooming services/treatment supplies) etc.

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#### **Stock maintenance Registers**

A number of women from the advanced course batch have established bank accounts, and many from among general students have developed microfinance (Jazz





Cash) accounts to manage the finances generated through their business. Others have established committee saving circles in their community, a practice common in South Asian communities, through which they are establishing savings from their income. With their newfound income, many women were able to provide a better life for their children, including paying their school fees. Other results of regular income generation include access to healthcare and medication, improved quality of life including nutrition, clothing and housing.

Bishama, one of our case study respondents, says:

"I want to support my children, so that they never feel the absence of their father. I want to raise them as a father would, so that nothing ever upsets them....I want to fulfill their every need".

#### **EXTENDED OUTREACH:**

# A. EXTENSION OF SKILL DEVELOPMENT COURSES ON COMMUNITY DEMAND:

A strong and demand from the beautician course students led to the extension of an extra month of the course. The availability of skills at a centre located within easy reach combined with their interest in the courses being offered led to repeated requests for the extension of the skill training. The community women were also very proactive in promoting the skill training course through word-of-mouth publicity, therefore improving the project's outreach and advocacy among target communities. This led to an increased demand for these skill development courses, resulting in the enrollment of second and third batches.

# B. IMPACT AND ACHIEVEMENTS OF THE SECOND AND THIRD BATCH ENROLLMENTS:

The enrollment of second and third batches was one of the key identifiable sustainability indicators of this project. Not only did these enrollments provide employment opportunities for the promising students of the first batch as teachers and resource persons, it also increased the impact and outreach of the project by engaging more women and youth (boys and girls), thus increasing the number of beneficiaries. Through the acquisition of skill development trainings, legal literacy, and participation in open-forum community dialogues, these individuals were able to access opportunities which were not available to them before, and through which, their potential has been actualized. These students are now thriving personally and professionally, exploring both part-time and full-time employment opportunities, with greater civic participation within their local governmental bodies. Listed below are the students from our skill development training centres, their respective successes and achievements post training completion:





SR	NAME	SKILL TRAINING	ACHIEVEMENT			
SIAL	SIALKOT					
1	Asad Raza	Computer Course	Got a job in the private sector as a front desk officer after completion of the Computer course from Simorgh's skill development centre. He also completed the AMAZON business learning certification from ITECH experts.			
2	Maryam Majeed	Computer Course	Working for an online company. She has also developed her own team and is providing career counseling to new entrants.			
3	Zaiba Naz	Centre In charge	Has opened her own stitching unit and has hired more women on a salary basis			
4	Wahab	Resource person of first batch	Hired as a Computer instructor at the Government College of Technology, Sialkot			
5	Awais Ahmed Raza	District Coordinator	Running his own computer centre			
6	Maira	Advanced Beautician Course	Established her setup in the local market			
LAH	ORE					
6	Moosa	Computer Course	Earning online through a freelancing website and is running his own academy with an assistant teacher, facilitating with computer courses			
7	Ayesha Manzoor	Beautician Course	Opened her own salon and increased her clientele by setting up her social media business page			
8	Saba Naz	Computer Course	Has generated enough income that along with savings from her first salon, has enabled her to open her second salon and is on the way to start her third salon			
9	Bishama	Advanced Beautician Course	President of Asif Town in Yohanabad as a representative of the political party PML-N, Member of the women's wing			





10	Shazia Kashif	Advanced Beautician Course	Member of Women's Wing, representing the political party PML-N
11	Alishba	Advanced Beautician Course	President of Women's Wing representing the political party PPP
12	Aneela	Advanced Beautician Course	Opened her own salon in her local market
13	Tayyaba	Advanced Beautician Course	Established her salon and her husband has started his tailoring business in the same place. Now, both of them have started work on the second branch of her salon
14	Naveeda	Advanced Beautician Course	Provided trainings as resource person to the women through the platform of APWA (All Pakistan Women Associations)
15	Farah Naz	Advanced Beautician Course	She has setup two more salons and hired more women in her business.
FAIS	SALABAD		
16	Ruqayya	Centre In charge	Information secretary, PTI Punjab. She is also running her district's skill centre after closing by Simorgh at her own expense
17	Muhammad Faisal	Computer Course	Secured a Government job
18	Faiza Asif	Advanced Beautician Course	Shifted her salon setup from her home to the local market
19	Mumtaz Sehar	Stitching and Commercial Tailoring Course	Has setup a stitching centre and hired two employees
20	Farah Gulnaz	Beautician Course	Expand her beauty salon setup and hired second and third batch students from skill centre as helpers
21	Sami Ul Allah	Computer Course	He setup his computer academy and is now teaching graphic design
22	Shumail	Computer Course	She has setup her business on Amazon and is selling products online





23 Raheel Beautician Course He was attending his clients privately by goi their homes. Now, he has setup a profession salon	
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Outcome C: Increased women's access to opportunities for self-expression, voice & agency, and practicing leadership skills.

Legal literacy sessions provided many community women with the knowledge and procedural grounds to leave troubling family situations, the impact of which is detailed below:

In District Sialkot, two women (Case Studies) took the initiative and filed their 'Khula' (divorce) cases in court; a right their families had denied them for a long time. In District Lahore: four women from our advanced course cohort took part in campaigns for minority rights in their Union Councils, as political party representatives.

Further, based on the information and understanding gained through exposure visits, women have built business links, found jobs and taken more courses to refine their personal and professional skills.

#### A: INFORMATION DISSEMINATION AND AWARENESS RAISING:

- Socio-Legal Sessions were conducted with 305 women at all 9 centres and provided information of all civic and social rights including Nikkah, Divorce, Khula, job contract, etc.
- Youth Socio-political Awareness Sessions undertaken with 334 individuals including young dropout girls and boys. These sessions also focused on their basic rights including inheritance and education etc. Both sessions focused on rights-based legal awareness.

These sessions were in keeping with the project's goals of (i) consciousness raising and knowledge building among target groups so as to (ii) enhance their socio-political and legal knowledge and capacity, (iii) improve rights awareness and (iv) establish links with resource persons with the appropriate expertise for guidance to beneficiaries and for facilitation of their work. These sessions focused on disseminating information surrounding fundamental rights including:



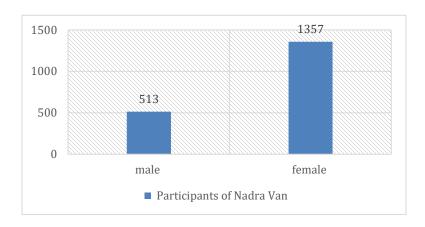


#### **B: ACCESS TO CITIZENSHIP DOCUMENTS:**

**NADRA VANS:** Through the baseline surveys and distribution of COVID relief funds it was found that a large number of women had incomplete citizenship documents such as CNIC, B-forms, etc.

Taking transport and other barriers in account, NADRA Mobile Vans were arranged to facilitate women's CNIC registration including birth and marriage certificates etc. 1870 women availed this service and obtained their CNICs.

**Challenge:** Due to Lahore's geographic location as an urban centre, there was a preconceived notion that women and girls would already have access to citizenship documents. For this reason, it took more time than envisaged to get departmental approval for provision of the NADRA Mobile Van service. The table given below provides gender segregated information about those who availed the NADRA van facility:



# C. CONSCIOUSNESS RAISING AND CAPACITY BUILDING: THE NEED AND IMPACT OF BAITHAKS AND OPEN MICS:

Baithaks not only helped in consciousness-raising they also provided women with the opportunity for confidence-building and developing leadership skills through (i) self-expression on personal and public issues and (ii) engagement with the civic life of the community. These platforms encouraged women to raise issues before local government members and push for implementation of proposed solutions, and provided the space for community members, especially women, to build linkages with informal worker's collectives and the women's movement etc.

Baithaks played a positive role in building linkages and bridging the gap between Union Counselors/Local government representatives and community members. For





the first time, women and young girls had the opportunity to discuss their issues directly with local administrative bodies and officials.

As an integral part of the process of building women's communication skills and self-confidence, Baithaks and Open Mics activities also created spaces for mitigating gender discrimination and improving women's contribution and visibility in civil society by enabling them raise their issues and voices in public spaces.



In Lahore, this direct engagement between local communities and Local Body Representatives resulted in the provision of: free medical camps, registration for financial relief services; registration for health cards etc. In Faisalabad, Baithaks emerged as a useful space for submission and implementation of proposals for infrastructural improvement (Tariqiyati of Development Schemes submitted to the city Mayor) at target sites. A list of issues raised at Baithaks and solved is as follows:

BAITHAKS PROBLEMS AND SOLUTIONS				
PROBLEM	DESCRIPTION/ SOLUTIONS	LOCATION		
Road cleaning/ waste management	Cleanliness of roads/ blockage due to water stagnation, unavailability of effective waste management	Issues resolved through Baithaks in all UCs: UC 227 and UC 246 of Lahore, UC 261 FSD, UC 40, UC 10 and UC 33 of Sialkot		
Unavailability of Clean Drinking Water	Lack of clean water and water access, unavailability of clean drinking water, roads not being paved.	Issues resolved through Baithaks in UC 246 Lahore and in all three UCs of Faisalabad		
Lack of maintenance and cleanness in Public Parks	(i)The trash in public parks was removed on orders of the UC Chairman (ii) Community awareness of public hygiene etc	Issue resolved through Baithaks, 25 plants were planted in UC 236 Lahore and UC 258 Faisalabad		
Lack of streetlights within the area	With the assistance of the area councilor, orders were issued for installation of new tube lights etc.	Issues resolved through Baithaks in UC 261, 206 and 258 Faisalabad		
Unavailability of Sui Gas connections and supply	The process was expedited with the help of Union Council Chairman and Sui Northern Department, individual TBS was supplied to improve sui gas pressure, meters were also installed	Issues resolved through Baithaks in UC 206 Faisalabad		





#### Value Added:

#### A. CROSS-ORGANIZATIONAL OUTREACH AND COLLABORATION:

Establishing linkages with different organizations has proved to be a stepping stone in creating new trainings for students to diversify their skillsets and maximize potential. Simorgh's collaboration with Circle Women facilitated a digital literacy training at a Lahore skill development centre and enabled many project beneficiaries to start online businesses for income generation.

Exposure visits to various institutions enabled beneficiaries to build new linkages e.g. provision of tailoring work at 'Rano's Heirlooms' in Lahore. In Faisalabad, students have started their stitching



centres at a small level, and are earning good money through online sale of their products including providing digital services. Similarly, in Sialkot erstwhile women home based workers have enhanced their outreach through increased mobility including one who has set up her own shop. Furthermore, the financial trainings conducted at APWA provided women with the opportunity to receive further training for enhancement of their entrepreneurial skills. When taken together, these experiences demonstrate a visible improvement in terms of skill development and social and cultural awareness.

# B. FACILITATING RESOURCE ACCESS AND IMPROVING MOBILITY: THE NEED AND IMPACT OF EXPOSURE VISITS:

A lack of education and exposure among women results in low confidence which impedes their intention of opting for a business. For this purpose, one of the key activities of this project was exposure visits, organized to introduce women to skill-development and resource centers, which could (i) facilitate women in building market linkages and (ii) introduce them to the process of transitioning into the formal economy, (iii) increase access to resources and lessen the dependency of women on male family members (iv) allow them to gain insight into the operational and logistic aspects of establishing their own business.

These direct project beneficiaries, particularly women, are restricted in their mobility and visibility, often not allowed to travel outside the home alone. As one of our respondents stated:



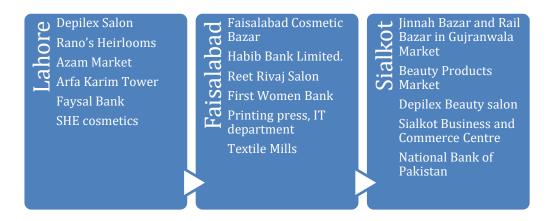


"My mother used to bring material for me which I needed, because I had never been to the market myself. But, through these visits, I have learnt a lot about bargaining and pricing".

The site visits included beauty salons, wholesale markets, factory and stitching units, information technology and commerce centres and microfinance institutions and banks.

Overall, the Exposure Visits involved 180 project beneficiaries including 101 women entrepreneurs, District Coordinators, Focal Persons and Centre In-charges. The involvement of the District Coordinators and Focal Persons played an important part in terms of future sustainability and Centre development.

The visit locations for each district are given below:



**Exposure Visit to relevant brands/ institutes** 

### **ADDITIONAL MILESTONES AND ACHIEVEMENTS:**

Centre-In-Charge (Maryam) and student (Sadia) were approached by polio healthcare workers during a vaccination drive, who had heard about the work being done at the Centres and asked them to come and teach the stitching course to women in their locality based on their demand.

This is not only an indicator of strengthened outreach but also of community will and capacity to take charge of their social and economic improvement.

Of the 9 Centres established by Simorgh, 6 Centres have been taken over by local Focal Persons to be run independently after project completion.





Based on awareness and knowledge building and the experience of open dialogues in Baithaks and Open Mics, Naveeda Mazhar, Bishama David, Shazia Kashif and Alishba from Yohanabad, Lahore contested successfully for positions as minority rights representatives in their Union Council.

Facilitated by Focal Person, Ruqaiya Ibrahim, Centre students, Zabeera Salman and Khadija Bibi took part in a media briefing on the state of women workers, organised by Gender Discrimination Women's Alliance and hosted by City41.

4

### MONITORING, EVALUATION, RESEARCH, LEARNING AND ADAPTATION

During its three-year lifespan, this project has focused on facilitating women and youth groups in establishing sustainable means for income generation, helping them to develop and actualize their social and economic potential and assisting their transition from the informal to the formal economy. In conjunction with skill development and resource facilitation, the project plan included (i) awareness raising through information dissemination and knowledge building sessions ranging from legal, political and human rights awareness to financial literacy and accountability procedures, (ii) establishing links between selected grassroots communities and government institutions and departments to facilitate women's social and economic empowerment and for redress of local community and individual issues.

Impact assessment project interventions and trainings was undertaken through different tools that included: (i) People Style Model (ii) SWOT (iii) pre and post assessment workshop forms developed for on-going data collection and assessment of improvement levels among target beneficiaries.

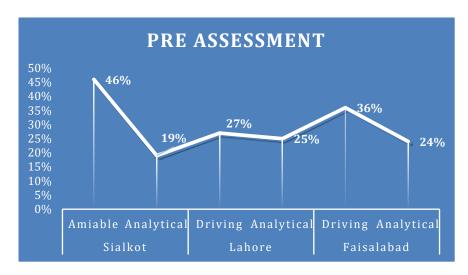
### 4.1: LEADERSHIP ASSESSMENT ANALYSIS:

The People Styles Model focuses on self-awareness as the key factor in effective leadership and strengthening self-efficacy in individuals. The model was developed by Robert Bolton and Dorothy Grover Bolton, and measures assertiveness and responsiveness among respondents. This model consists of 18 questions with multiple options. Each question presents a scene and respondents were asked to mark the option most reflective of how they acted/would act in the given situation in real life. (Annex: 8.5)





The assessment focuses on body language, critical thinking, decision-making, conflict resolution, problem-solving, self-confidence, logic, and categorizes leadership styles among four major types: analytical, amiable, driving and expressive. The pre-assessment tool was designed combining the People styles Model and S.W.O.T (Strength, Weaknesses, Opportunities and Threats) exercise to gauge the leadership capacity of beneficiaries, as well as the challenges hampering their potential.



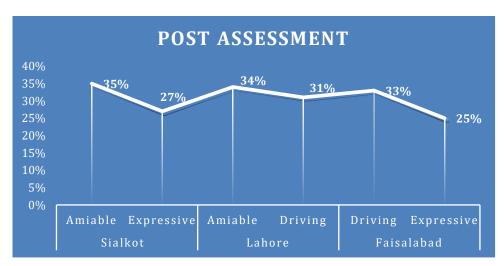
In district Lahore, during the pre-assessment activity, it was observed that participants ranked significantly low across all four styles which can be attributed to the socio-cultural norms and traditions pertaining to women's mobility and levels of inclusion in the decision-making and leadership processes and roles. In Lahore, the most prominently observed styles among respondents were driving and analytical, with 27% and 25% of participants exhibiting traits on these scales respectively. This can be attributed to Lahore's location as an urban centre, which allows for comparatively greater exposure and diversity. After the post-assessment activity, participants were seen to exhibit a holistic leadership approach, which incorporated all three leadership styles. It was also observed that the driving characteristic was significantly higher for a vast majority of the respondents in the post-assessment, at 31% highlighting that they were now keener on taking initiative and asserting their needs. Amiability was also noted to have increased, at 34%, showing an improved capacity to build connections and network, which was an integral part of establishing linkages with resource persons, community embers, professionals within their trade, etc.

In district Faisalabad, the pre-assessment activity highlighted that participants, again, possessed the driving capabilities, but were not as strong in other leadership styles. Even within the driving marker, 36% of respondents exhibited this style, while analytical characteristics were at 24%, which illustrated that this was also dependent upon the domestic and familial structure of the respondent. Upon analysis of the





post-assessment activity, it was seen that the driving and analytical approaches were improved in the participants. Driving characteristics were at 33%, with an improved ranking on the expressiveness scale. The activity highlighted that participants' expressiveness had improved noticeably, at 25% as well as their amiability, allowing them to develop an integrated leadership approach.



In Sialkot, during the pre-assessment activity, amiability was at 46%, while analytical characteristics were at 19%, which showed that participants were more agreeable, and therefore easily influenced in their decision-making. Upon conducting the post assessment activity, a noticeable increase was seen in participants' expressiveness, at 27%, which is an achievement in light of the target locations within Sialkot being semi-rural and rural communities. The respondents' overall approaches were still more inclined towards one particular style or the other compared to districts Lahore and Faisalabad, where participants exhibited a combination of traits. However, it was observed that these respondents exhibited improved strength in one or two categories, which is an indicator of enhanced capacity and leadership skills with a multi-dimensional approach. Amiability was also seen to have improved, at 35%. This pointed towards an improved capability to (i) voice their needs and opinions, as well as (ii) develop fruitful relationships and connections, which would translate into building a greater clientele, etc. The improvement observed is also slightly slower than that seen in districts Lahore and Faisalabad, which can again be traced to Sialkot being a semi-rural locality, with significantly less exposure and access to resources and opportunities.

### 4.2: SWOT ANAYLSIS:

**Pre- Assessment Results:** The majority of participants exhibited skills in various home-based industries such as cooking, tailoring and beautician work, with a few also stating that they were skilled in arts and crafts as well.





### 1. STRENGTHS AND EXPERTISE:

A number of women were skilled in multiple crafts (e.g., stitching and cooking, or stitching and beautician work, designing, crochet and embroidery etc.), while a few lacked any skills and expertise, but were determined to work diligently for them if given the opportunity. Many stated that they already had customers for their relevant trades, including provision of both home-based services and in their clients' homes. However, respondents stated that they wanted to expand the scale and capacity of their work and establish their businesses at a more commercial level.

For the majority of respondents, the primary driving force behind the desire to establish a business was the need to meet household expenses, improve their quality of life, and support their families. For those who were married, children's expenses particularly for education were a priority.

### 2. WEAKNESSES AND FEARS:

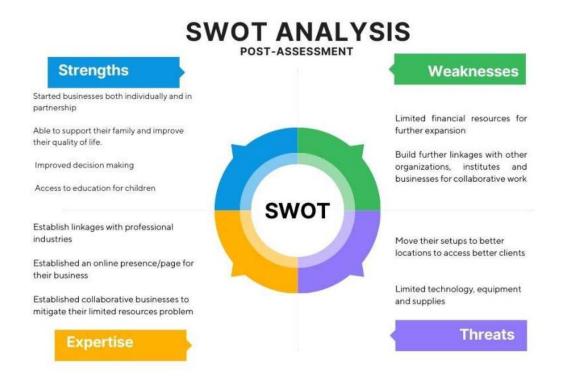
All respondents stated that the most prevalent factor which impeded their business expansion was lack of financial resources. Despite having semi-established, homebased set ups, these women were unable to expand their businesses due to lack of funds and resources. Many women also stated that while they had basic skills, they felt a personal need to refine their craft further, so that they could improve the quality of their work. A few also highlighted how the presence of multiple small businesses of the same trades in their locality resulted in market saturation, creating challenges in building and sustaining their clientele.

A number of women also stated that they lacked confidence and self-esteem to step out of their homes or interact with other people, with one respondent saying that she "could not speak in front of anyone". Several respondents attributed this lack of confidence to socio-cultural stigmas which they face on the basis of their caste, class or religion. However for most, this was rooted primarily in a lack of exposure and agency including restrictions on mobility by male counterparts and family members. While a few women did have the support of their family members, most stated that they were not allowed to travel outside their homes without male supervision and/or escort. Owing to these restrictions, for many women, a common fear was the resistance they would or could face from community members, male counterparts and family members. This fear affects their productive potential, participation, and self-esteem.

**POST ASSESSMENT RESULTS:** The post assessment findings highlight the behavioral and attitudinal shifts which have been undertaken by our participants, and are indicative of positive change:







During the post-assessment activity, it was observed that after skill acquisition and assistance, women had established their own businesses at both individually and collaboratively. Financially empowered, these women exhibited improved access to decision-making, socio-economic status and including in domestic life (contribution towards expenses, improved quality of life and education for children). They were also able to strategize for business sustainability, and establish linkages which would allow them greater professional opportunities. Owing to the ever-increasing inflation and resultant exacerbation of class/caste differences, their weaknesses and threats continued to be lack of capital, innovative resource, and further access. However, their mobility and visibility was seen to increase across the informal sector, whereas behavioral changes were also observed with regard to women's respectability issues and voice, with increased support from spouses, children and some family members.

### 4.3: INTERNAL MONITORING AND EVALUATION:

The internal evaluation study conducted by the project team measured the effectiveness and efficiency of the project intervention and gauged the extent to which the project outcome and objectives were achieved, identified anticipated outcomes (both positive and negative) and success stories.





Through an assessment of the project's relevance, effectiveness, implementation, management, impact and sustainability, the evaluation illustrated how well the project responded to the felt needs of women and youth in target locations.

### A. VARIABLES: DEFINITIONS AND CONSTRUCTION:

In this report, the variables were analyzed in the percentages format, and women's empowerment was assessed using three variables: **decision-making**, **ownership** and **leadership**. To measure **decision-making**, the tool was divided into six variables concerning decision-making: "access to citizenship documents, "how earnings were spent", "understanding of individual and in-partnership business strategies", "accountability for their income", "level of mobility (exposure visits)", and "importance level (involvement) at the household level". Each of these six decision-making variables contained quantitative and qualitative responses.

The **leadership** variable was included and measured using various variables: "level of human rights awareness and its utilization", "level of access to government departments and utilization of their services", "level of support systems to improve their professional growth", and "leadership capacity for other women's groups." This variable was analyzed with various independent variables concerning demographic, economic, and social status, along with access to information. A separate multivariable regression analysis was also conducted to see the associations between independent variables and the three indicators for women's empowerment.

Women's **ownership of property** was computed using two variables: a woman's "ownership of assets before and after project interventions", "major household purchases" and "access to bank accounts". The two variables, "decision-making" and "ownership" were added into one variable, i.e. "women's empowerment".

This study used independent variables related to socio-demographic characteristics (age, area of residence, marital status), economic (wealth index, women's paid work, women's earning, and women's occupation) as well as social factors (number of children, women's education) and access to information (use of android phone, WhatsApp, Facebook and Instagram for business promotion).

The wealth index is a composite measure of an increased financial stability and was measured using: (i) monthly income and profit of the business, (ii) purchases which provide the total value of household assets, (iii) availability of household items such as a motorbike, mobile phone or refrigerator, (iv) value of dwelling, and other civic facilities, including (i) access to identity cards, (ii) clean parks and (iii) resolved sanitation issues. Employment status was assessed by recording the economic status





during the previous 12 months and afterwards with increased clientele and income level.

### **B. METHODOLOGY AND PROCESS:**

The evaluation was conducted based on a combination of qualitative and quantitative techniques to analyze primary and secondary data. The primary data was mainly drawn from the project's target groups, and the evaluation was conducted collaboratively with the community representative and project researchers. The process adopted a participatory inquiry approach with guidance being constantly provided by the project staff. All key informants identified by the team were engaged. The following table illustrated division of qualitative and quantitative data sources which were selected to collect the data:

Qualitative data set – Case studies	Quantitative data set – General interviews
101	300

The methodology for qualitative and quantitative assessment was a concurrent mixed method, collecting case studies from direct project beneficiaries who were benefited through the advanced course and training centres, and had received financial and inkind assistance.

One-on-one interviews were conducted with the 300 beneficiaries, who benefited through skill development trainings and further project interventions. Generalization is made on a comparative basis of primary data collected from general students who received no financial assistance through interview guidelines, in comparison with our 101 project beneficiaries, interviewed through case studies to assess their progress and level of improvement through both skill development trainings and financial/in-kind assistance.

The following table shows the district-wise division of our research sample:

Province	Districts	Modality of data	collection
Punjab		Case Studies	General
	Faisalabad	35	95
	Lahore	35	100
	Sialkot	31	105

Table: Monitoring and Evaluation Research sample





### C. QUALITATIVE DATA ANALYSIS:

The project's objective was to target community women and youth, especially drop out girls. However, after Covid-19 and initial assessment of the target locations, the project plan was revised and, on community demands to involve siblings (i) to accompany young girls to skill centres for easy access and (ii) to provide an opportunity for boys to acquire skills which would aid in future job opportunities, Simorgh enrolled 10% young drop out boys in our skill development centres for computer classes.

Under this umbrella, 45 semi-skilled women were selected for the advanced course, and 695 community women and dropout youth including boys and girls were enrolled in the 9 skill centres without any distinction of religion, caste and status. The graph below illustrates the religious diversity among our project beneficiaries:



### 1. RELIGIOUS TOLERANCE AND INTER-FAITH HARMONY:

Maintaining an inclusive approach, enrollments within the skill development training centres were conducted without discrimination of caste, religion and class. As a result, no religion-based challenges or complaints were observed throughout the duration of the course, and a positive behavioral shift was noted within communities towards minority groups. This included increased socialization among groups, sharing meals, and celebration of religious events such as Eid Milan parties and Christmas in our skill development training centres.





### 2. PROJECT BENEFICIARY PROFILE:

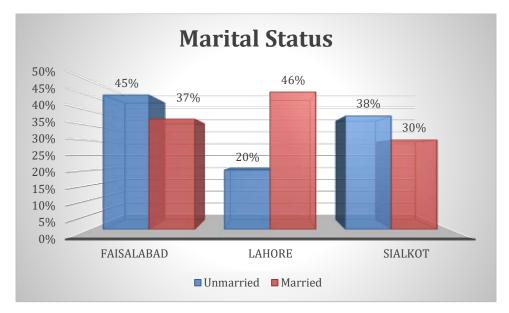
### A. AGE:

Age (Highest to lowest category)								
Faisalabad Lahore Sialkot								
21-25	31-40	31-40 26-30		15-20	31-40			
33%	26%	33% 26% 28% 25% 29% 22%						

In the Advanced Course, the age distinction can be observed district-wise as follows; In District Sialkot young girls between the ages 15-25 were semi-skilled and showed more interest in professional learning, while women from Lahore and Faisalabad were between ages of 25-40. Overall, the majority of participants were between the ages of 15-40.

### **B. MARITAL STATUS:**

In District Lahore, majority of the beneficiaries were married, as compared to District Sialkot and Faisalabad. While 16% among all three districts were engaged to be married, 6% were widows and 6% were divorcees. The chart below provides an extensive breakdown of the marital status of women and young girls in our target sites.







### C. LITERACY

In the realm of literacy statistics, a majority of the beneficiaries had completed their education from Middle School to Matric in all three targeted locations. The 3-10% beneficiaries who had no education belonged to the stitching cohort. 4-16% beneficiaries had passed middle school while 15-20% had bachelor degrees. 33%-53% (mostly youth dropouts) of students in our skill development centres had completed their matriculation, while fewer students had technical diplomas at 6% in district Lahore, 1% in Sialkot and Faisalabad.

**Observations/Findings:** Overall, the majority population of project beneficiaries were those who could read and write, which helped them avail project facilities and initiate their startups. The use of the mother tongue (Punjabi) in all activities also helped mitigate linguistic barriers and build sustained linkages.

### **D. WORKING EXPERIENCE:**

62% semi-skilled women had prior work experience of less than one year, which clearly shows the effective implementation of this project. Where 37% of beneficiaries varied between 1-2 years of experience, there were also those 25% who had 9 years of experience. In comparison with District Lahore, community women in district Sialkot and Faisalabad were involved in small enterprises and trades such as beautician work, getting stitching orders through middlemen, clipping of fabric, stitching orders at the community level, and selling homemade food items, etc.

**Observations/Findings:** According to our semi-skilled beneficiaries, they had learnt these skills from local beauty salons without certification and with rudimentary skills. Certified courses from renowned salons had turned them into professionals. Now, there is an increase in the demand for their work, and they can ask better prices for their services which their customers pay happily. During M&E visits, the majority claimed that certification from Depilex and Hadiqa Kiani has brought a boost in their confidence and clientele management.

### E. REVISION OF AGE CRITERIA AND SUBSEQUENT FINDINGS:

During the initial phase of the project, enrollment age criteria was restricted to ages 16-25. However, field visits and community engagement helped the project team identify that women above the age of 30 exhibited a greater interest in skill acquisition, economic growth and productivity. In consideration of this finding, the age criteria was increased to 16-40, which in turn increased the project's outreach





and provided this opportunity to married, widowed and divorced women, who were keen on gaining financial stability to support their families.

It was observed during our evaluation that due to their age (26-40), married, widowed and divorced women, especially those with children, are more confident in exploring markets, and also have support of their families, including male patriarchs. In comparison, engaged and single young girls have to rely on their mother, father and/or brothers to visit marketplaces due to prevalent socio-cultural norms within the target locations.

**Mitigation:** The skill centres have provided women and girls a platform to develop support networks to empower each other socially and productively, including (i) learning from each other's experience and sharing knowledge, (ii) gaining permission from parents to go with older project beneficiaries and make purchases, and (iii) avail more opportunities to explore marketplaces collectively. These changes have led to improved confidence among young girls and increased mobility among community women and girls.

### F. ACCESS TO CITIZENSHIP DOCUMENTS:

	Before	After (further increase)
CNIC		
Faisalabad	66%	23%
Lahore	72%	17%
Sialkot	58%	26%

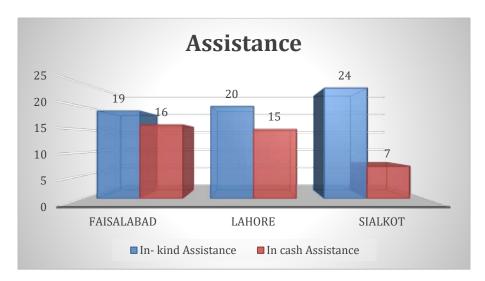
Prior to this project, 66% of the population of centre beneficiaries had their I.D cards which later increased by 23% with the help of NADRA vans. The remaining 11% were underage but had their birth certificates. During this project timeline, not only did this activity increase their information and awareness level but also allowed participants to apply it to understanding the importance of citizenship documents and their use for accessing the following services including (i) admission in educational institutes (ii) access to micro loans (iii) holding bank accounts (iv) application process in government schemes (v) business loans etc.

#### G. FINANCIAL AND IN-KIND ASSISTANCE:

The below mentioned table illustrates the distribution of assistance among three target districts.







It was decided by the Simorgh team to divide the assistance into two categories i) financial assistance and ii) in-kind assistance, to 101 selected beneficiaries. Major reasons for not providing all beneficiaries financial assistance were (i) incomplete documentation, (ii) lack of identity cards, and (iii) participants being below the age of 18. To mitigate this, Simorgh purchased need-based essentials for potential entrepreneurs to facilitate their businesses.

Furthermore, in District Sialkot cash-based assistance was limited due to (i) rural sites have fewer micro finance facilities, (ii) participants being below the age of 18, (iii) location of banks at a greater distance from targeted locations, (iv) markets are at too great of a distance for participants to purchase items themselves, and v) higher rates of products in comparison to markets in Lahore.

Advanced course students expanded their businesses in partnerships with other general students. However, in response to the question regarding the benefits of partnership, 54%- 69% of respondents from all three target locations believed that at the start of any business, it should be headed by one person. The reason behind this preference being: (i) financial contribution & equality issues (ii) difficulties in limitation setting, and (iii) difference in working style.

31% respondents think that partnership strategy is favorable for business expansion. But at the start, partnership is effective with known persons or family members like: (i) siblings (ii) friends or close family members.





community demand, On financial literacy workshops were included to equip participants with the relevant knowledge to sustain their businesses. During the evaluation study, respondents had reportedly started business ledgers maintaining after realizing the importance of (i) estimation of product sale and purchases, (ii) for recordina profit and loss, (iii)

### Respondents said that:

"People were not paying well for the services but after certified trainings, now can demands money and earnings are better" - Faisalabad

"I have offered bridal makeuns and model

understanding of customer demands, (iv) stock management, and (v) recording the increase in customers etc.

### H. IMPROVED MOBILITY (EXPOSURE VISITS):

	Yes	No
Faisalabad	94.2%	6%
Lahore	94.2%	5.8%
Sialkot	87%	6.4%

Table: Improvement level of women entrepreneurs

On average, more than 94% of respondents stated that their mobility improved through the project's exposure visits to relevant departments.

### I. MARKETING SKILLS:

During this project, participants were also provided trainings to improve their marketing skills, which resulted in more than 85% respondents marketing their skills through friends and by word of mouth, while 55%- 60% respondents increased their clientele through social media advertisements, pamphlets, WhatsApp marketing, Facebook and Instagram pages. Improved marketing skills and professional attitude helped them increase their clients and extend their business outreach beyond their localities.

### J. PROFIT RATIO:

Profit Ratio (per month)	5000 - 10000	11000 - 15000	16000 - 20000	More than 20,000
Faisalabad	54%	15%	20%	11%
Lahore	28%	14%	16%	42%
Sialkot	51%	22%	7%	20%

**Table: Monthly Profit Ratio** 





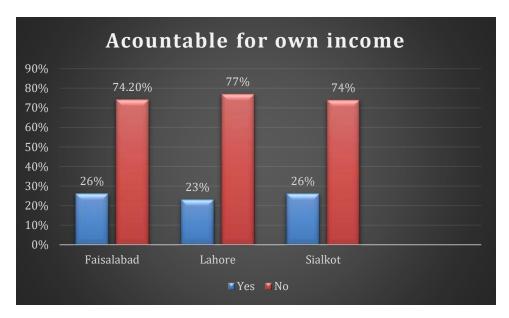
According to the above table, respondents from District Faisalabad and Sialkot have earned profits ranging from 5000- 10,000 PKR per month. In District Lahore, 42% respondents are earning more than 20,000 PKR profit per month. The major difference in this varying profit margin across districts is due to: (i) higher prices paid by clients (ii) availability of advanced range of products to cater every class (iii) availability of home services, and (iv) better utilization of marketing skills to attract customers etc.

At an individual level, the majority of respondents mentioned that due to the pandemic, they had to face a severe financial crisis which had a deep impact on their socio-economic situation. Resultantly, they were left with no money to fulfill their basic needs, creating a cycle of dependency on male counterparts and family members for domestic expenses. If they did decide to avail employment opportunities, they faced discouragement, stigma and even ostracization.

After setting up their businesses, the positive impact of financial stability on the participants' households and quality of life could be observed clearly. Once a woman starts earning, she can spend this earning anywhere which reduces the dependency on male family members and counterparts. 49%- 58% participants from all three districts responded that spending their own money is an excellent feeling. Their economic independence also improved their status within the family, which resulted in an increase in importance at the family and community level. Furthermore, financial empowerment strengthened their role and position among family members, which was a major reason for most respondents stating that they are not accountable for their incomes to anyone. 23%-26% respondents said that they share their expense details with their parents and spouse but are not strictly accountable.







Through project activities and continued efforts by women, as well as motivation by Simorgh, barriers and obstacles impeding women's participation and mobility have been mitigated to some extent, and women are much more confident and empowered. During the M&E many women spoke of how their journey has inspired them to bring change within their communities, so that they may empower other women and girls like themselves to take control of their lives and instill social change.







### K. WOMEN'S OWNERSHIP AND PRODUCTIVE STRATEGIES:

### 1. ANDROID PHONES AND IMPROVED DIGITAL LITERACY:

Upon calculation, it can be clearly seen that the majority of the population have shifted from simple mobile phones to personal android smartphones. This has (i) improved their personal capacity, (ii) increased their clientele and opportunities, (iii) created ease in contacting clients, as well as (iv) marketing and promoting their businesses and services offered. The awareness raising on the benefits of technology has helped mitigate the taboos associated with mobile phones in the hands of women. Furthermore, increased access to android mobile phones and trainings by project stakeholders also benefited targeted populations with digital literacy and trained them to market their skills on digital platforms for better earnings.

### 2. OWNERSHIP OF ASSETS:

Financial stability was measured through the percentage of assets acquired after establishing their startups. The table below illustrates the increase in ownership of assets by women after financial stability:

Faisalabad	Mobile phone	Shop	Motorbike	House
	60%	9%	6%	2.8%
Lahore	Mobile phone	Shop	Motorbike	Others
	43%	14.2%	6%	31%
Sialkot	Mobile phone	house	Gold	Others
	35.4%	6.4%	16.1%	11.4%

Table: Women's access to resources

In District Lahore and Faisalabad 9-14% population have shifted their salons from home to markets. According to participants, the major reason for shifting their setups at market level was to increase their clients and income and boost their businesses. Furthermore, working alongside competitors has brought a boost in their self-esteem and confidence, and allows them to observe their competitors as well as to improve their own business. In Sialkot, however, mobility issues are a major reason for not shifting into the market or nearby markets having no space to move in. Our beneficiaries have also mentioned that since they have started earning, they are now bearing their domestic expenses and have upgraded their homes which includes (i) purchases of new laptop, U.P.S, A.C, Air cooler, solar panels and other home accessories, (ii) Home décor items, (iii) Wax machine (iv) Bike on installments, (v)





Investment in new salon (vi) Sofa set, (vii) Crockery and (viii) Expansion of their current setups.

### 3. OWNERSHIP OF PERSONAL BANK ACCOUNTS:

The shift from the increase in owning bank accounts by women can be clearly seen below.

	Before	After	Present
	Bank account	Bank account	Currently don't have bank Account
Faisalabad	9%	43%	57%
Lahore	17%	26%	64%
Sialkot	10%	26%	57%

Table: Ownership of maintenance of finance

Those who were not able to avail this opportunity were unable to do so due to a number of reasons including: (i) being underage - lack of identity cards (ii) distance from banks (especially in District Sialkot) (iii) incomplete documentation at the time of account opening (iv) no professional records v) not able to provide security money etc.

Majority of respondents claimed that they maintain their finances through banking facilities including SMS service, ATM and Cheque book facilities. While the rest of the participants are conducting their financial matters via Jazzcash/Easypaisa facilities. Our beneficiaries have availed every opportunity provided to them, and are now moving towards socio-economic growth and stability.

	CREDIT CARD	SMS SERVICE	ONLINE BANKING	ATM	CHEQUE BOOK	NO BANK ACCOUNT
Faisalabad	3%	26%	2%	6%	3%	57%
Lahore	0	35%	23%	28%	42%	64%
Sialkot	0	20%	4%	26%	0	57%

Table: level of access to banking facilities





### I. INCREASED AWARENESS, CAPACITY BUILDING AND LEADERSHIP SKILLS:

During this project, establishing links with the labor unions was difficult. However, the project's open-forum community dialogue activities, as well as the information dissemination and awareness raising components, were integral in facilitating this. Under the umbrella of this project respondents benefited from project activities including Baithaks, Legal Awareness sessions, and Exposure Visits which provided them a platform for self-expression, voice & agency and practicing leadership skills.

The results from all three districts show that the majority of the respondents have shown improved awareness regarding family rights like women's rights in Nikah Nama ranging from 70%-97%; the second most discussed issue was on right of inheritance which increased from 68%- 97%. Other issues discussed during these sessions include (i) child custody, (ii) harassment at workplace, (iii) important documents for business development (iv) income tax information and difference between formal and informal businesses. For the extension of outreach, the concerned majority of respondents were advised to share this legal information within their surroundings with spouses, sisters, parents, friends, etc.

23-29% respondents have visited police stations and judiciary courts for their (i) divorce cases, (Annex: Case study- 3) (ii) resolution of family disputes, (iii) loss of identity card, (iv) snatching of mobile phone etc. The table below also indicates the facilities availed during Baithaks:

	Loan	Skill Training stipend	Health Card	Zakat	Pak Baitul mal	BISP
Faisalabad	54.2%	91.4%	51.4%	40%	57.1%	40%
Lahore	34.2%	91.4%	40%	12	34.2	34.2%
Sialkot	26	68%	35.4%	10%	6.4%	19.3%

Table: Facilities availed through Baithaks

### D. QUANTITATIVE DATA ANALYSIS:

Through skill development centres 695 beneficiaries were enrolled in the first batch including 227 commercial tailors, 271 beauticians and 197 computer students who completed their certification and are now well-versed in their respective trades.

A research sample of 300 beneficiaries from general students was selected for interviews to assess their knowledge and awareness regarding socio-economic and





political rights. As this project caters to a diverse audience of all age groups, dropout youth (girls and boys) were compelled to enroll in computer classes while beautician and stitching courses catered to all age groups.

Age	15-20	21-25	26-30	31-40	41-45
Faisalabad	45.3%	21%	18%	13.4%	3%
Lahore	59.1%	21%	12.2%	4%	3%
Sialkot	39%	31.4%	17%	11.4%	1%

### A. SKILL TRAINING TO ECONOMIC INDEPENDENCE:

The journey of income generation has made our project's beneficiaries confident and during our evaluation study, they proudly shared their financial contribution to their families with us. Majority respondents stated that they share their earnings with their parents to manage household expenses. Many of our respondents elaborated on how this financial contribution has led to behavioral shifts within their families, including (i) improved quality of life, (ii) increased support and acceptance from family members, and (iii) inclusion in decision-making processes for the household. The below mentioned graph shows the contribution level of respondents towards their household expenses:

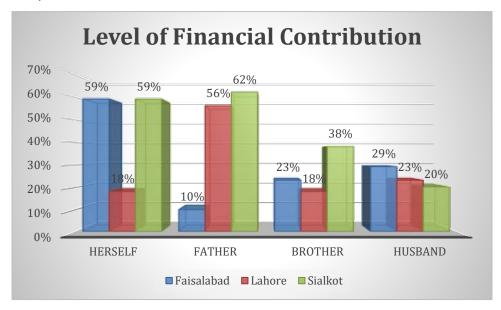


Table: Level of financial contribution at household level





### **B. CHANGE PROCESS TO PRODUCTIVE POTENTIAL:**

	Before			after		
	Lack of confidence	Lack of information	Lack of opportunitie s	Increase in confidence	Increase in information	Increase in opportunities
Faisalabad	81%	90%	71%	88%	98%	62%
Lahore	84%	100%	71%	79%	81%	29%
Sialkot	87%	92.3%	61%	90%	93%	65%

Table: Increased awareness level before and after project intervention

In Pakistan, to tackle the rising rates of unemployment among youth and increase productivity levels, a small contribution from this project has been our focus on providing insights on how to engage and mainstream the marginalized community. Three main challenges faced in the targeted locations are (i) limited access to education (ii) lack of information (iii) lack of vocational training which lead to shortage of skilled labour. Under the umbrella of the project, skill centres provided a chance to these students to become part of the change process that led them to fulfill and maximize their productive potential. With the help of exposure visits and training sessions, the centre students earned enough confidence that many of them have started feeling comfortable in visiting different places like (I) larger markets by 70% and (II) U.C offices by 36-57%. 31-40% students have visited banks with their parents and can easily understand the process. Therefore, it's evident that an increase in information and knowledge brings confidence among individuals, which leads to a subsequent increase in their self-esteem and leadership skills. Below mentioned table shows the level of improvement that is further linked to mobility of the targeted beneficiaries.

	Before			After	
	Union Council	Wholesal e market	Bank	Government offices (NADRA, union council, gas, water departments etc.)	
Faisalabad	45.3%	67%	40.2%	44.3%	
Lahore	36%	71%	31%	81%	
Sialkot	57%	73%	40%	27%	

**Exposure level and mobility level** 





"It was a very beneficial program for us. We hope that Simorgh shall increase their access and facilitate more women and girls". Lahore

# 5 Challenges and Way forward

SR #	Challenges	Way Forward
1	Confidence building in new locations (Faisalabad and Sialkot) which was quite difficult	Hiring of women focal persons from the same union councils to ensure trust building and on-ground assistance.
2	COVID-19: disruption of project activities	Establishment of Skill Development Training Centres as women's safe spaces, led by and catering primarily to women in target communities
3	Slower process of establishing centres including centre logistics including purchase of course equipment	Online purchase of goods through quotations and strategizing by the project team
4	Sudden deaths of 2 District Coordinators	Hiring for a new District Coordinator was initiated immediately. During this time, the selected Focal Person was handling matters



5	Reactive religion based discrimination in Lahore (U.C Youhanabad) for renting building to Muslims in a predominantly Christian residential area	District Coordinator and Focal person utilized their contacts in the surrounding, nearby areas. References from previous projects were used to mitigate the discrimination.
	Delays in resource persons allocation in locations: Sialkot due to long distances; Faisalabad due to personal community/individual interests	In Sialkot, resource persons from nearby location were hired, and in Faisalabad the challenge was mitigated through open dialogue and discussion.
	Mobility issues for women in advanced courses due to lack of safe transport and distance between the salon and participants' residential areas	Local auto/college vans were employed to ease transport. A travel allowance was also issued.
	Short attendance due to dengue outbreak in Lahore	Due to the health and safety concerns, the students were accommodated.
	Second and third sessions of skill development trainings were started on demand of the community, however there was no budget to pay salaries to resource persons	It was advised that the sessions be handed over to one of the brighter and more capable students of the first session. Classes were conducted with a nominal fee charge of 1000/- PKR for teachers' salaries





### CONCLUSION

The emphasis of education is to make people aware about the world and its systems. Skill development is a source of income generation which can be learnt at early ages, by a vast majority who do not have access to formal schooling or education. Lack of engagement and organizational efforts by governmental and private institutions impedes this, however, and capable, driven individuals are not given the chance to reach their full potential. In locations which are vulnerable to a myriad of cultural, social and economic threats, skill development and vocational training also provides an avenue for youth to direct their potential and attention towards a productive cause, which facilitates both them and their community.

"From the Politics of Vulnerability to the Politics of Voice", has proved to be a successful catalyst for facilitating women's participation in the social and economic life at the multiple levels of the family, community and state and enhancing their access to voice, choice, decision-making and mobility.

The project's community-led approach provided a platform to marginalized communities to develop their capacities and skills through different activities. The advanced course initiative provided a great learning opportunity to marginalized semi-skilled women entrepreneurs to (i) raise their living standards and (ii) set up and expand their small businesses. Awareness raising and knowledge building boosted their confidence and resulted in improved mobility, voice and visibility. Civic engagement and advocacy campaigning at community level opened up spaces for women to address their community issues and take actions to resolve them. The financial literacy training and exposure visits provided opportunities of mobility and skill acquisition, as well as a chance to speak at official platforms.

This project intervention reduced the gap between women's political knowledge and engagement, lack of agency and self-expression regarding community issues. Open mics and Baithaks opened up spaces for them, strengthened their voices and built leadership skills and paved the way to further public engagement through affiliation with different political parties. Resultantly, this platform has increased women's potential and developed their capacity to speak about their own and other community issues and develop access to redressal mechanisms.

Based on changes suggested by the community, skill development centres not only (i) provided training to women and young girls but also (ii) increased interest among boys for enrollment in computer classes. These women-centric platforms also





increased interest among communities which allowed the project to continue the trainings and enroll further students, illustrating the available opportunities in their target locations impeded by the lack of interest of the family members to invest in women's empowerment. The sustainability plan initiative for the skill development centers shows the community's demand and interest in skill development opportunities. Initiatives for women's empowerment, therefore, not only benefited one woman or one family but also opened up spaces for other community women to initiate change in their lives and families, subsequently resulting in increased mobility, confidence, support, and a greater decision-making role at the family and community levels.

Through the NADRA vans activity, community members were able to gain access to their computerized national identity cards (CNIC), while activities such as socio-legal awareness sessions were integral in information dissemination and awareness raising regarding various legal procedures and rights, including divorce, inheritance, maintenance etc. Baithaks and Open Mics were also essential in increasing civic engagement and consciousness building, by allowing community members to work collectively for the improvement and growth of their locality, including infrastructural developments. This, along with linkages with local governmental departments and administrative bodies, has created an opportunity to (i) bridge the gap between communities and state institutions, (ii) facilitate access and referral and (iii) create forums for collective, community-led problem-solving.

One of the key successes of this project was the cross-organizational outreach and advocacy developed with the help of organizations such as APWA, TEVTA, MCB and Dubai Islamic Bank and Circle Women, who have provided opportunities for these entrepreneurs to avail different trainings and workshops to expand their skill set and build on their productive potential. This is an indicator of how bringing women to the forefront as leaders and change makers, and mitigating the barriers which impede their mobility and agency (lack of awareness, resources, opportunity) not only creates spaces for positive behavioral and social change, but also creates a trickledown effect, which continues to empower women across different communities, leading to sustained, long-term grassroots outreach and collective growth.





### **RECOMMENDATIONS:**

The following recommendations and observations are based on the project's Monitoring and Evaluation Report with reference to, the project's activities and design.

### SKILL DEVELOPMENT CENTRE COST EFFECTIVE SUSTAINABILITY:

### Collaboration with educational and training institutes:

One of the key observations during this project was the sustainability of the skill development training centres post-project.

Project findings have demonstrated the efficacy of skill development and awareness raising among working class women, youth including men in enhancing productivity and informed citizenship. One of the ways of achieving sustainability and expansion of work along these lines would be to incorporate the structure, design and approach of the Centres into existing public and low income private sector schools. This would be an effective and cost efficient way of meeting a felt need continuing to provide income generation skills to women and female/male youth from populations with the added advantage of providing life skill education to regular school children.

Based on this model, educational institutions, primarily schools, should be encouraged to develop models for awareness raising on social issues alongside skill development courses. These courses could be either amalgamated in the regular school curriculum or offered separately to youth aged 16 and above. Skill development courses, in collaboration with government owned institutions such as TEVTA and in keeping with their mandate, should be offered separately for community women with transport facilities for greater outreach. This step has the potential of mitigating the increasing drop-out rates, especially post-Covid.

#### STRUCTURAL IMPROVEMENTS:

**a. Computer Courses:** The employment of first batch students as teachers/resource persons for the second and third batches was effective in creating an opportunity for students to practice and develop their skills professionally and as teachers, fewer students in these batches indicated a degree of reluctance among community members to enroll for the nominally paid computer courses by newly qualified teachers. In order to maintain consistent enrollments and effectively extend outreach, basic and advanced computer courses by certified teachers over an





extended period of time would be more responsive to community needs, maintain consistent enrollment and effectively extend project outreach and impact.

- **b. Baithaks and Open Mics**: Among the project's most successful activities in building women's confidence and self-esteem were the open forum community dialogues, namely Baithaks and Open Mics. These bridged the gap between communities and local governmental bodies and departments and created communication channels between them. This activity could be improved through greater stakeholder input and a more structured approach, to serve as a platform for communities, especially women, to raise their voices, highlight their issues, and access redress.
- **c.** To foster inclusivity and engage minority groups, there is a need to develop frameworks and effective interventions which include disabled persons and gender minorities.
- **d.** The project also aims to build on its documentation, monitoring and evaluation practices to improve project design, implementation and data collection to measure sustainability and progress.

### **Approval of Account for items procured:**

Reference point no. 14 Contribution Agreement, it is requested that the vehicle (Suzuki APV) and items procured may be allowed to be used by Simorgh for its ongoing project activities. These assets will also be used for the implementation of the new applied for project (if approved) to the Embassy of the Kingdom of Netherlands.





### **ANNEXES**

### **Annex 8.1: List of beneficiaries with financial assistance**

### Faisalabad:

Sr. No	Name	Age	Education	Skill	Assistance
1	Anum Nasir	31	B.A.	Advanced Beautician Course	Cash
2	Humaira Zahid	37	Intermediate	Advanced beautician Course	Cash
3	Kiran Muhammad Saleem	24	Intermediate	Advanced Beautician Course	Cash
4	Ayesha Muhammad Usman	22	Matric	Advanced Beautician Course	Cash
5	Kiran Muhammad Yaqoob	28	Intermediate	Advanced Beautician Course	Cash
6	Ayesha Naseer	24	Intermediate	Advanced Beautician Course	Cash
7	Faiza Asif	38	B.A.	Advanced Beautician Course	Cash
8	Razia Khushi Muhammad	36	Middle School	Advanced Beautician Course	Cash
9	Farah Gulnaz	32	Matric	Advanced Beautician Course	Cash
10	Sumaira Fayyaz	40	B.A.	Advanced Beautician Course	Cash
11	Madiha Noreen	30	Middle School	Advanced Beautician Course	Cash
12	Rashida Mohammad Ramzan	42	Matric	Advanced Beautician Course	Cash
13	Tabassum Azam	43	Intermediate	Advanced Beautician Course	Cash
14	Javeria	24	Intermediate	Advanced Beautician Course	Cash
15	Mumtaz Sehar	42	Middle School	Tailoring	In-kind
16	Rabia Razzag	44	Middle School	Tailoring	In-kind
17	Rimsha Tabassum	21	Matric	Tailoring	In-kind
18	Ammara Gill	26	Bachelors	Tailoring	In-kind
19	Farzana	41	Matric	Tailoring	In-kind
20	Khizra rani	22	Matric	Tailoring	In-kind





21	Saman Shahzadi	24	Matric	Tailoring	In-kind
22	Raheel Basharat	22	Intermediate	Beautician Course	In-kind
23	Malaika Ameen	20	Matric	Beautician Course	In-kind
24	Fareeha	24	Matric	Beautician Course	In-kind
25	Habiba Raza	32	No formal education	Beautician Course	In-kind
26	Imshal	19	Bachelors	Beautician Course	In-kind
27	Qurat ul Ain	30	Bachelors	Beautician Course	In-kind
28	Kashaf Anwar	19	Intermediate	Beautician Course	In-kind
29	Shumail Ikram	16	Matric	Beautician Course	In-kind
30	Syed Jarar Hassan	19	Matric	Computer Course	In-kind
31	Sami Ullah	18	Intermediate	Computer Course	In-kind
32	Muhammad Faisal	24	Intermediate	Computer Course	In-kind
33	Seerat Zahra	17	Intermediate	Computer Course	In-kind
34	Shumaila Parveen	36	Bachelors	Tailoring	Cash
35	Kainat Razzaq	20	Intermediate	Beautician	In-kind

### Lahore:

Sr. No	Name	Age	Education	Skill	Assistance
1	Bishama David	31	Middle	Advanced Beautician Course	Cash
2	Aneela Sabir	39	Matric	Advanced Beautician Course	Cash
3	Saba Naz	30	Matric	Advanced Beautician Course	Cash
4	Naveeda Mazhar	44	Intermediate	Advanced beautician Course	Cash
5	Farhat Nazir	43	Intermediate	Advanced Beautician Course	Cash
6	Saima Riaz	33	Masters	Advanced Beautician Course	Cash
7	Razia Ahmed	40	Primary	Advanced Beautician Course	Cash
8	Sehrish Rafiq	25	Intermediate	Advanced Beautician Course	Cash
9	Sumaira Nadeem	37	Middle	Advanced Beautician Course	Cash
10	Rimsha Khan	23	Intermediate	Advanced beautician Course	Cash
11	Tayyaba Saghir	36	Bachelors	Advanced beautician Course	Cash





12	Sehar Rafique	21	Intermediate	Advanced Beautician Course	Cash
13	Shazia Kashif	41	Primary	Advanced Beautician Course	Cash
14	Alishba Amir	36	Primary	Advanced Beautician Course	Cash
15	Aneela Zulfiqar	43	Middle	Advanced Beautician Course	Cash
16	Nageena Bibi	34	Middle	Tailoring	In-kind
17	Nazia + Anum+ Irum	42	No formal education	Tailoring	In-kind
18	Kishwar Rizwan	26	Vocational training	Tailoring	In-kind
19	Amina Rashid	32	Matric	Tailoring	In-kind
20	Ishrat Bano	38	Primary	Tailoring	In-kind
21	Liza Kashif	20	Primary	Tailoring	In-kind
22	Hina Aneel	27	Bachelors	Tailoring	In-kind
23	Aqsa Bibi	17	Matric	Beautician Course	In-kind
24	Kalsoom Mirza	35	Middle	Beautician Course	In-kind
25	Shumaila Javed + Sana + Sonia	34	Primary	Beautician Course	In-kind
26	Ayesha Manzoor	17	Bachelors	Beautician Course	In-kind
27	Asia Anwar	32	Matric	Beautician Course	In-kind
28	Khadija Shah	29	Middle	Beautician Course	In-kind
29	Iqra Javed	19	Intermediate	Beautician	In-kind
30	Javeria	21	Matric	Beautician Course	In-kind
31	Ruth	19	Matric	Beautician Course	In-kind
32	Hamid Jameel	19	Matric	Computer Course	In-kind
33	Hafiz Sufyan	17	Matric	Computer Course	In-kind
34	Hanook Ameer	17	Matric	Computer Course	In-kind
35	Moosa Gill	21	Intermediate	Computer Course	In-kind

### Sialkot:

Sr. No	Name	Age	Education	Skill	Assistance
1	Attiya Jabeen	44	Matric	Advanced Beautician Course	Cash
2	Asma Faisal	38	Matric	Advanced Beautician Course	Cash
3	Naveza Rani	31	Intermediate	Advanced Beautician Course	Cash
4	Uzma	33	Matric	Advanced Beautician Course	Cash
5	Tehseena	25	Masters	Advanced Beautician Course	Cash





6	Zunaira Ashraf	40	Matric	Advanced Beautician Course	Cash
7	Maira Tabassum	21	Middle	Advanced Beautician Course	In-kind
8	Ayesha Yasmeen	19	Matric	Advanced Beautician Course	In-kind
9	Sehar	19	Matric	Advanced Beautician Course	In-kind
10	Madeeha Pervaiz	30	Middle	Advanced Beautician Course	In-kind
11	Aleena	20	Intermediate	Advanced Beautician Course	In-kind
12	Shehar Bano	21	Middle	Advanced Beautician Course	In-kind
13	Maryam	26	Matric	Advanced Beautician Course	In-kind
14	Shaista Raani	21	Intermediate	Advanced Beautician Course	In-kind
15	Aiman Anwar	25	Intermediate	Tailoring	In-kind
16	Razia Rehan	35	Bachelors	Tailoring	In-kind
17	Mubeen Tarig	33	Middle	Tailoring	In-kind
18	Farzana Bibi	42	Primary	Tailoring	In-kind
19	Sehrish Aslam	25	Matric	Tailoring	In-kind
20	Fiza Nazir Ahmed	30	Middle	Tailoring	In-kind
21	Misbah Imran	35	Primary	Tailoring	In-kind
22	Asifa Noor	42	Primary	Tailoring	In-kind
23	Andaleeb Fatima	43	Middle	Tailoring	In-kind
24	Sadia Javed	40	Matric	Tailoring	In-kind
25	Naureen Asif	43	Middle	Tailoring	In-kind
26	Saira Shabeer	25	Matric	Beautician	In-kind
27	Sumaira Sadeeq	37	Middle	Beautician Course	In-kind
28	Mariam Majeed	20	Intermediate	Computer Course	In-kind
29	Asad Raza	24	Matric	Computer Course	In-kind
30	Pakeeza Saleem	22	Intermediate	Computer Course	In-kind
31	Sidra Shahnawaz	38	Primary	Tailoring	Cash





### **Annex 8.2: Case Studies:**

### Case study 1:

### Mobeen Tariq. Stitching Student Sialkot

Mobeen Tariq is a 29-year old housewife from Sialkot, Pakistan, whose family stopped supporting her when she got married. Before her marriage, she used to stitch clothes for a tailoring shop in her area, but stopped when she became involved in her domestic life. As times got harder and expenses increased, Mobeen talked to her husband and asked him to support her in re-establishing her stitching business, saying "mera saath koi nahi de raha, ab tum ne hi mera saath dena hai aur mujhay aagay le kar chalna hai", (I have no one to help me; you have to stand by my side and help me move forward) to which he agreed. Through Ms. Kanwal, Mobeen found out about Simorgh. Kanwal the tailoring course regularly for two months, and on its completion received in-kind assistance from Simorgh to establish her business. Mobeen recalls how before, she was being paid 250 PKR for a full suit, no matter the effort and time it took to make the elaborate designs. Her employer would charge his clients as 1-1500 PKR per suit, but would only pay her 250 PKR. "Mein uska kaam karti thi, meri khud ki koi pehchaan nahi thi" (I provided the labour. I had no identity of my own), Mobeen says.

When she came to the Skill Development Centre, the situation changed. Mobeen recalls how not only was she able to meet other like-minded girls and women, how her potential and talent were also recognized by them. Slowly but surely, Mobeen became known in her batch for her refined skills, and her classmates started coming to her for advice and demonstrations. In the beginning Mobeen kept her charges nominal, but was later was able to build enough credibility to raise her charges with her employer. As time went on, there was a vacancy for a Stitching Course Teacher in a Stitching Centre in her neighbourhood. Mobeen was interviewed for and got the job on the basis of her skillset and is now teaching a four-hour stitching and tailoring class to close on 40 female students.

Married at the age of 17, Mobeen has five children; two boys and three girls. Her husband works at a decor lighting shop, and in her words, has been her biggest support. "Unhon ne mujh par bharosa kiya, mera saath diya, issi wajah se mein yahan tak aasaki hoon" (He believed in me and stood by my side; that is why I have been able to come so far). Mobeen mentions how when her husband first told his family members that she would be attending a tailoring class to set up her own business, there had been a lot of backlash: "Ghar waalon ki bohat si baatein sun'ni parhi theen. Wo kehtay thay 'log ab humein baatein sunaaein ge ke inn ki bahu kamaanay lag gayi hai, beta biwi ki kamaayi khaata hai" (There was a lot of





criticism from family members. They said, 'people will talk! They will say our daughter-in-law goes out to work – our son is living off his wife's earnings!). When asked what she thinks made her husband such a strong support, she said "unhon ne yahi socha tha ke gaari dou pai'yyon se hi behtar chalti hai, aik se nahi" (He felt that a relationship needs two wheels to run smoothly – it doesn't run on one wheel alone). When confronting his parents, Mobeen also recalls her husband saying, "humein apna ghar chalaana hai, ye humaara kaam hai. Agar wo kaam kar rahi hai tou mujhay uska saath dena hai" (This is our business and we have to manage our own affairs. If my wife wants to work then I am bound to support her).

Apart from teaching, Mobeen takes bulk orders from factory units. Living in a conventional society, Mobeen often faced adverse remarks from neighbors and relatives. Her brother-in-law created hurdles in her business, saying"...humaray darwazay par koi mard na aaye" (No strange man should come to our door). But of course the women who came to give me work would bring their husbands with them to avoid gossip. He would make this an issue and often cause a lot of fights In the house. The situation got so bad that she considered moving out, but her husband was there for her, and supported her at every step. He would tell me not to take my brother-in-law's comments to heart.

Mobeen mentions that despite her having prior tailoring skills, the skill development training and certification was extremely beneficial in helping her get a job and establish her credibility. "Wo agar na hoti tou hosakta hai mujhay job hi na milti. Kyunkay hunar ko itna nahi dekhtay, koi proof maangtay hain k aapko kaam aata hou. Aur meray paas ye proof tha" (Had it not been for the certified training, I would not have got the teaching job. It is not enough to have required skills, employers also require tangible proof of qualification), Mobeen says, on receiving her certification. She also mentions that the financial literacy training proved to be a huge help in setting up her business, keeping track of profits and losses and maintaining an expense ledger.

Using the saving and investment strategies, word-of-mouth publicity and the inkind material she had received (cloth and a stitching machine), she was able to make and sell clothes without the additional costs of material and equipment. She has also hired young, talented girls from her classes to work for her independently. Above all, her husband has asked her to teach him how to cut and stitch clothes and has offered to work with her in building her business.

Despite apprehensions from her relatives about women going out of the house, Mobeen did not stop. "Pehlay wo yeh kehtay thay ke larkiyon ko ghar se baahir nahi nikalna chahiyay, leikin mein unhein yahi kehti hoon ke larikyan agar ghar se baahir nikalein, tou wo apna ghar achay se chala sakti hain" (The family used to say, girls should stay at home, they have no business to step out in the street. I would respond by saying, if girls step out of the home they will be in a better





position to run their homes). She recalls the time when she couldn't even buy medicines for her children. However now, she is able to be a support for herself and her family. "Mein iss idaaray ki bohat shukarguzaar hoon, ke ne mujhay ye mauqa diya, warna mein abhi bhi shayad ghar mein wohi 250 PKR waalay suit si rahi hoti" (I am very grateful to this organisation (Simorgh) for having given me this opportunity. Had it not been for them, it is quite likely I would still be earning 250 rupees per suit of clothes, Mobeen said with a break in her voice.

She is now able to save approximately 5-6,000 PKR every month for her children's extra expenditures, and has 50-70,000 PKR worth of savings and bonds; she has also used her earnings to buy other assets including a smartphone for her business publicity, an LCD and a pair of tiny gold earrings. She is also in a position to give time to time financial support to her mother-in-law and has invested in a local community savings circle (Committee). She handles both her and her husband's income, and makes financial decisions for her household. Mobeen has been offered stitching order for bulk material for export to Malaysia by a member of her extended family (sister-in-law's brother). "Pehlay aisa tha ke mein 350 PKR se zyaada ki juti nahi pehenti thi, ab mein 3000 PKR ka bhi juta pehenti hoon" (There was a time I couldn't afford to spend 350 rupees on a pair of shoes; now I wear shoes that cost 3000 rupees. Her in-laws often remark on her expenses, but with her husband's support, Mobeen is enjoying her married life to the full. She says she is glad that she has been able to make something of herself, and that her children will never have to face any sense of insecurity or poverty again.

Speaking about the financial and legal literacy sessions, Mobeen mentions she has learnt many new things that help her at various points in her life. "Pehli mujhay late tha ke mein piri lakh nahi hoon iss liyay mein kuch nahi kar sakti, leikin ab mujhay ye yaqeen hai ke agar mein parhi likhi nahi bhi hon, tou meray paas inti malumaat hai ke mein cheezain samajh sakti hoon" (I used to feel that because I had no education, I would never be able to do anything; now I know even though I don't have an education, I have knowhow and the ability to understand things). Mobeen is paying for her children's education and often sits with her daughters to learn English.

Despite the still-persistent restrictions by in-laws and relations, Mobeen remains firm in her path. "Pehlay meray ghar mein larraiyan bohat hoti theen, ab wo bhi kamm hogayi hain. Mera khayal hai ke jo auratein ghar mein bethi rehti hain, agar wo apnay shoharon ki help akrein ghar chalaanay mein, tou shayad unn ki larraiyan kamm hon....jab larkiyan ghar se nikalti hain wo acha sochnay lagti hain. Haath mein hunaar hona chahiyay kyunki wo kisi bhi waqt pe kaam asakta hai" (There used to be a lot of squabbling and fighting in the house. Now things have changed. I believe that if the women who sit at home were to assist their husbands in meeting family expenses, there would be less quarreling and fighting. A woman needs to





have a skill in her hands that can be put to use at any time). These are also the thoughts and values Mobeen instills in her students.





### Case Study 2:

## Farhat Nawaz Beautician. Greentown, Lahore. Advanced Course Student

Farhat is a widow from Nawaz Morh, Greentown, Lahore, who has been working as a beautician for approximately 3-4 years now. She is a woman of many talents. Not only is she a beautician, she has worked in a variety of jobs, including web and graphic design, interned as a newscaster, and is a certified homeopathic doctor. Farhat's husband died when she was 24, and she moved back to her parental home with her daughter. Soon after, her mother also lost her life to cancer. At this time, Farhat's in-laws began to pressurize her to choose between her daughter and her husband's share of the family inheritance. Her natal family also began to pressure her to give her daughter to her in-laws. When she refused to do so, everyone except her younger brother stopped supporting her. Her father would even say "jo larkiyan apnay bhaaiyon ke ghar iss tarhan aa kar rehti hain,wo gardan jhukaa kar rehti hain, bhaiyyon ke kaam karti hain. Tumhein bhi aisay hi rehna hoga". "Larkiyon ke liyay ghar ka darwaaza tab hi bandd hojata hai " (Women who are compelled by circumstance to live in their brothers' homes, do so with their heads bowed; they look after their brothers' needs and serve them. You must learn to do the same, otherwise the doors of this house will be closed to you).

With the help of her brother, Farhat enrolled in Simorgh's Advanced Beautician Course. She moved to a rented room near the Skill Development Centre, and began her training at Depilex Beauty Salon. Soon after, based on merit and performance, she was awarded financial assistance to set up her own salon. Initially, Farhat was unable to set up her salon as she was under severe debt. However, she continued to offer home-based services, and worked at 'The Girl Bar', a well-reputed salon in Lahore, where she also pursued further training.

Currently, Farhat also works part-time at EFU an established life insurance company as well as undertaking other side jobs when available so that she can save money to sustain her business. In our last conversation, Farhat mentioned how she has completed the inventory for her new salon, and leased a shop on College Road from one of her work colleagues.

She is currently getting flexes and pamphlets made for her salon's promotion, exploring marketplaces to build a network and getting renovations done to her shop; she will be inaugurating her salon soon.

Once burdened by debt, Farhat is now earning good money and is able to meet her daughter's and her own expenses. "Kyunke mera koi source of earning nahi hai, menay kamaana hai tau kahaana hai. Meray paas koi family ya family supporter nahi hai" (Because I have no family or other financial support, I have to earn if I want to eat), she states. When asked whether her financial management skills had





improved, Farhat said: "Meray bohat kaam ayi hain ye trainings, kyun ke mera shuru se business mind hai, halan ke meray paas financial opportunities nahi ayeen kabhi bhi. Ab humein clients ke saath bhi behtar deal karna aagaya hai, kyunke pehlay hum deal iss tarhan kartay thay ke sirf pasiay nikalwaanay hain, leikin ab hum deal kartay hain investment ke taur pe" (These trainings were of great use to me. Although I have a good business mind, I had no opportunity to put it to use. I have also learned how to deal with clients. At first these dealings were motivated by the amount of money I could get from them; now I see my clients as an investment. That has made all the difference).

Farhat is currently in the process of getting a bank loan for her business. She mentioned how during the bank visits, she was able to learn how she could get a feasibility made for her business. She has recently hired a professional to develop a feasibility against her business plan, and is now networking to find opportunities through which she can obtain a loan to sustain and expand her salon.

She is also training another girl from her community with the aim of hiring her. She wants to ensure that talented, deserving girls get the chance to avail such opportunities. "Menay baghair paisay diyay ye cheez seekhi hai, Allah ne mujhay ghar se utha ke ye cheez di, tou mujhay dusron ke liyay bhi ye cheez asaan karni hai" (I got this training free of cost. God picked me from my home and gave me this opportunity. I too must make life easier for others like me) Farhat also plans to set up an NGO in the future so that she provide the same assistance, resources and training to underprivileged girls and women.

### Case study 3:

### Aneela Zulfiqar Beautician Advanced Course Lahore

Aneela Zulfiqar is from Lahore, where she lives with her husband, who is a driver, and her son. Her father was a lecturer in a local college, and her mother was a captain in the Salvation Army and an LHW. Aneela was married within the family at the young age of 19, despite her mother's apprehensions. Being at home all day, Aneela became inactive and gained weight, seeing which her husband suggested she enroll in a cooking class near their home. She, however, wanted to learn something new, and asked to enroll in a beautician course instead. Aneela began her course at a fee of 1,000 PKR. She mentions, however, that the course did not prove to be beneficial, as it only covered very rudimentary techniques, and did not have good instructors. With her limited skills, Aneela decided to set up a small parlor in her home, but it did not gain much traction. As time passed, Aneela became restless again, and her husband suggested that she find a job, but Aneela refused due to her being overweight and easily exhausted because of health issues.





Soon after, during Covid-19, her husband was contacted by Mr. Tanveer and Ms. Shakila, who were already working with Simorgh and asked her husband if they'd be willing to bring women and girls from their community to fill some forms and get relief aid funds. When she went there, Aneela mentions how Mr. Tanveer and Ms. Shakila were very kind to her and motivated her to continue working. With their and her husband's support, Aneela began to interact with the women in her community, and began assisting in the distribution of COVID relief. Aneela says that she was very surprised by this activity, "Mein bohat hairaan thi ke ye kaisa idaara hai, ke baithay bithaaye hi paisay mil gaye. Hum ne tou kuch kiya bhi nahi tha, sirf meetings ki theen dou teen" (I wondered what kind of organization is this, which is giving us money without any reason? We didn't even do anything, just had two or three meetings).

Following the funds distribution, Aneela was contacted again to make a WhatsApp group with the women in her community. Ms. Shakila told her about Simorgh and mentioned how they conduct Skill Development Trainings in various trades free of cost, and were in search of deserving women who wanted to work, just like her. With the help of one of her friends, Aneela grouped the women together, and the 12-day workshops were commenced at her house. When the project was revised and centres were established, Aneela and her husband began to work late nights for the maintenance and establishment of the skill centres. "Bari khushi hui ke baithay bithaaye itna acha platform mil qaya....busy hoqayi life, masroof hoqaye. Dil karta tha ke bas kaam ayi jaye" (We were ecstatic to find such a wonderful platform....life because busy, and I wished that we would keep getting work). Aneela mentions how during the project's revision phase, community members began to lose faith in the organization and grew restless and agitated "kyun ke bohat se idaaray aisay hi kartay hain" (because many organizations do this (do not deliver on claimed promises). They would often come to her and taunt her, and Aneela became disheartened. However, soon enough, A WhatsApp group was formed and participants were informed that they would be taken to Depilex Beauty Salon for their Advanced Course. "Mujhay tou uss raat neend hi nahi ayi" (I couldn't sleep that night), Aneela says. Aneela says that her husband was supportive throughout, even ready to partially pay for the trainings, saying that she should not miss this opportunity. But Ms. Shakila informed her that she need not worry, the course would be fully funded, and all the students had to do was show up.

"Mujhay baaki logon ka nahi pata, leikin meray liyay ye eik bohat hi achi baat thi...mera khwaab pura hogaya" (I don't know about anyone else, but this was a really wonderful opportunity for me....my dream came true). Throughout the training, and even after, Aneela was determined to set up her own salon. She began to search for a shop for rent to set up her business, but was hesitant to pursue any options as her son was extremely attached to her, and she did not want to commute too far from him every day. With her husband's support, Aneela applied for a loan from a local organization, and was given 55,000 PKR, which she used to rent a





shop in her area (paying two months' rent and security). Using the money, she began to set up her salon. Soon after, Aneela found out that she would be receiving financial assistance amounting to 70,000 PKR. "4-5 maheenay menay khali bandd dukaan ka rent diya hai...meray se log poochtay thay ke kab dukaan kholo gi, humnay kaam karwaana hai" (Before this) I paid the rent for an empty shop for 4-5 months....people would ask me 'when are you opening your shop? We want to come and get our grooming done!) Aneela used this money to buy second-hand chairs, mirrors, partitions, flooring, cupboards, benches, internet and other expenses and inventory. Aneela mentions how she spent 1,50,000 PKR of her own money on this parlor, and ever since its opening, the salon has seen a swarm of customers and growth. Through the project's assistance, Aneela was also able to open her own bank account to manage her finances, and buy an android smartphone for her business's marketing. Where Aneela was getting 3-4 customers and earning only 2,000 PKR, she is now earning 20,000 PKR, and has over 1-12 regular customers, and also provides home-based services to her clients, in some of the major urban residential centres in Lahore. She is now training young orphan girls at her salon, and plans to employ them as well.

Aneela also spoke of how during the initial stages of her marriage, she had to face a lot of pressure and negative behaviors at the hands of her sister-in-law, who would often make remarks over the way she dressed, and make attempts at character assassination, saying that she would run away with another man or start an affair. However, Aneela was steadfast and headstrong, and stood up for herself. Aneela was recently falsely accused of kidnapping a young girl, a false claim made by women in her community who had animosity with her. Even her own family became wary of Aneela and her husband, and refused to support them. Despite the persistent challenges thrown at her, Aneela has been patient and remained unshaken in the face of these odds, and was provided legal assistance by Simorgh.

She also stated that when she went to her local chairman for assistance and redress, she was asked to submit 70,000 PKR instead, which was impossible for her. She mentions how she was grateful for the network and awareness provided by Simorgh, "warna mein tou jail mein hoti baghair kisi ghalti ke" (otherwise I would've been in jail without any reason) Aneela mentions how when traveling to Kasur, she noticed first-hand how racial, religious and gender discrimination were still extremely prevalent, and she wants this programme to expand to that region as well. "Menay apni awaaz manwaayi hai, suni nahi gayi...bohat logon ne, puri family ne koshish ki hai mujhay dabaanay ki, leikin menay apni awaaz dabnay nahi di....itni dalayr ho gayi hain itna confidence aagaya hai, ke aap mujhay jungle mein bhi bhej dein tou mein chali jaoungi" (I had to make myself heard....many people, my whole family, tried to suppress me and silence me, but I did not let myself be silenced....I have become so brave and confident, that now, even if you send me to the jungle, I'd go without hesitation)





**Annex 8.3: Business plan- attached to the document** 

**Annex 8.4: Research tool- attached to the document** 

Annex 8.5: Template of Leadership assessment tool- attached to the document





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