



Crafting Livelihoods

IMPACT EVALUATION STUDY

PSDF's Funded Skills For Employability 16, (April 16 - June 16)
AT KAARVAN CRAFTS FOUNDATION INSTITUTES - BAHAWALPUR & GUJRANWALA



INTRODUCTION

The Monitoring, Evaluation and Research (MER) department at Kaarvan Crafts Foundation (KCF) carried out an Impact Evaluation study for the Punjab Skills Development Fund's (PSDF) Project, Skills for Employability (SFE) (April-June 2016), operational in Gujranwala and Bahawalpur. The evaluation was carried out in two phases; a baseline survey at the time of the training followed by an impact evaluation survey after eight months of the intervention to determine the changes in socio-economic indicators for the 286 trainees under observation.

The baseline questionnaire was conducted during the training sessions through a paper-based survey, while the impact evaluation survey followed after eight months through door-to-door data collection by the staff. During this eight month period, the MER department at KCF digitized its data collection and data collation process by using an ODK-based application on Android devices. The enumerators collect the data in customized forms on the ODK application through hand-held Android devices. The data collected was submitted and made available in real-time for analysis by the MER department. The impact evaluation survey was conducted through this mechanism. 262 responses were collected at the baseline, while 217 of the respondents were successfully tracked for the end-line survey.

The impact evaluation was conducted to assess the impact on trainees of attending PSDF's SFE training ('15 Extension) at the KCF training institutes. For this purpose, various economic and social indicators were identified and used for data collection. The results demonstrate the changes in these indicators after 8 months of completion of the training, and how employing skills learnt from the PSDF-supported KCF SFE program have contributed to the economic and social betterment of the trainees. The results are in line with its **Theory of Change; Educate in Life Skills, Enable to Earn, Empower to decide**. The trainings have **educated the trainees in skills**. This has **enabled the trainees to earn** through uptake of these skills. The earnings have in turn **empowered them to partake in decision making** in their homes as well as to command control over their economic resources.

ECONOMIC INDICATORS (ENABLE TO EARN)

- The percentage of women unemployed has increased from 43% to 56%, the percentage of women in self-employment has increased from 15% to 21%, the percentage of women in wage-employment has increased from 2% to 9%, and the percentage of women employed as daily wage laborers has decreased marginally from 1.9% to 1.4%. 19% of the women were earning an income at the baseline. This number increased to 35% after the trainings.
- The percentage of women who employed the skills taught during the course of the training (fashion design, stitching, embroidery) has increased from 11% to 28% from the baseline to the end-line. For the purpose of this paper, these women will be referred to as trainees who uptook the skills or those who have taken up the skills.
- The proportion of women earning an income from this source has increased from 54% to 81%, which indicates a better uptake relative to income from other professions. The trainees were seen to earn an average income of Rs. 1240 at the time of the end-line survey, which was an increase from the baseline value of Rs. 594. The change in income of the trainees is Rs. 654 on average.
- 28% percent of the trainees reported an increase in income after the training. The percentage of trainees earning above the poverty line (\$2 a day) has increased from 4% to 22%.
- At baseline, the women's income contribution to household income was 3.1% on average. After the training, the women's income contribution to the household income rose to approximately 7.8% on average; an increase of 3.8% on average. This means that on average 7.8% of the total income of the household was being earned by the trainee after 8 months of the training.
- 30% of the women who were earning were also saving a proportion (around 10%) of their incomes. The proportion of household savings to household income shows a decrease from 9.6% at the baseline to 6.6% at the end-line.

SOCIAL INDICATORS (EMPOWER TO DECIDE)

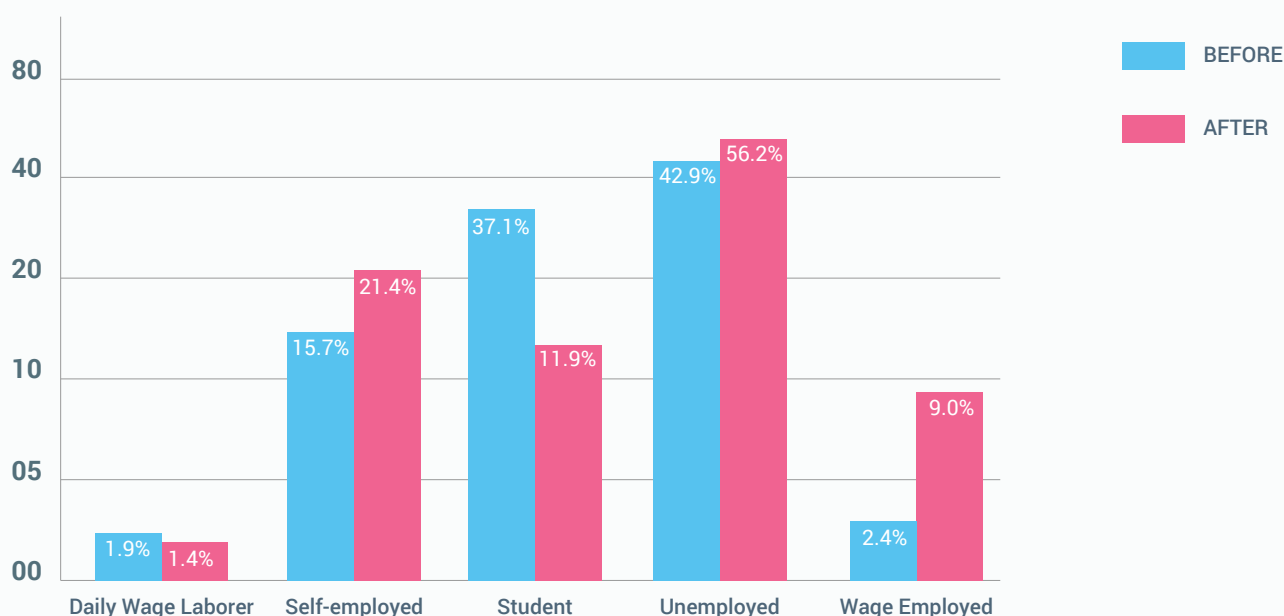
- 61% of those earning reported that they had control over their economic resources.
- The results also showed that 49% of the women believed that their say in the household had increased after the training.
- No positive changes were observed in household decision making and mobility.

METHODOLOGY

Impact analyses has been integrated into the program protocols of each KCF project. Every project s training is accompanied by a baseline survey within the training program in the institution's premises. It is an activity wherein the MER team is assisted by the Programs staff to fill out the surveys. The questionnaire focuses on the basic information of the trainee as well as on indicators for their social and economic well-being. Questions are designed to extract quantifiable data which would be compared across time.

The baseline survey is followed by an impact evaluation or end-line survey after 8 months of the training. Its purpose is to gauge the changes in economic and social indicators of the trainees as individuals and as a collective because of the trainings. A **simple difference analysis** was used by comparing the quantifiable responses from the baseline and the end-line survey. A simple difference analysis is a credible one, because the counterfactual (what would have been, had the intervention not been conducted) is naturally insignificant owing to the fact that trainees' conditions are unlikely to have been changed by any exogenous factor during the 8 month period. Hence, the changes in response can be attributed to the impact of the program.

CHANGES IN EMPLOYMENT STATUS



A primary variable of analysis is the change in employment status of the trainees. **The figure above demonstrates that the percentage of women self-employed has increased** from 15.7% to 21.4%, **the percentage of women in wage-employment has increased** from 2.4% to 9%, the percentage of women employed as daily wage labor has decreased marginally from 1.9% to 1.4%, and, finally, the percentage of trainees reporting unemployment increased from 42.9% to 56.2%.

If one doesn't take into account that many of the trainees had reported themselves as being students initially, this figure may seem to portray that women are now worse off; 37% of women reported themselves as students at the baseline because they were undertaking the KCF trainings at that time. As a consequence, a significant number therefore reported themselves as unemployed at the time of the impact evaluation survey. This is corroborated by the fact that the percentage of women reporting themselves as students decreased to 12% at the end-line. Further investigation on this revealed that out of the 90 trainees unemployed at the baseline, 28 (31%) are now working to earn an income. Out of the 78 trainees reporting themselves as students in the baseline, only 20 reported themselves as students in the end-line, while 36 reported themselves as unemployed and 12 reported themselves as self-employed.

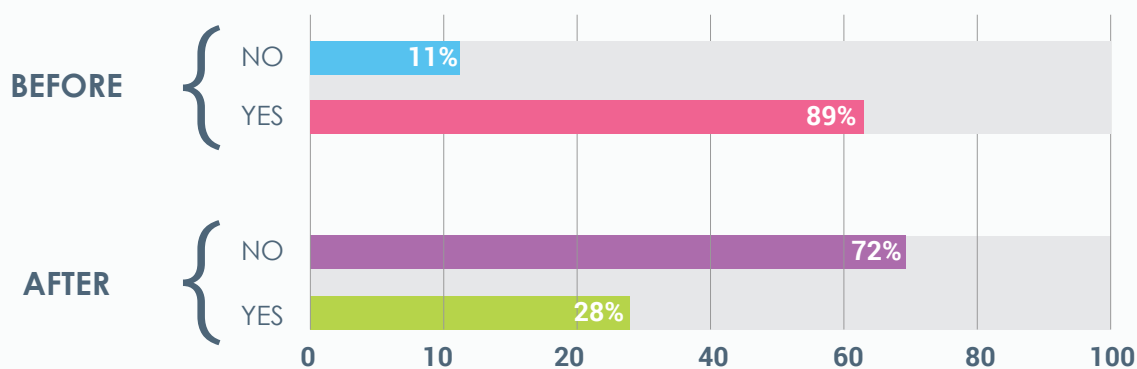
Another insight shown by the data is that the employment structures in these trades are dynamic. Wage work and self-employment is not a reliable source of income and is dependent upon demand in the local market. For example, out of 33 self-employed women at the baseline, only 15 were still self-employed at the impact evaluation, while 15 had become unemployed and 3 were in some form of wage labour. Similarly, out of the 45 self-employed at the impact evaluation, 16 were unemployed at the baseline, while 12 had been students and 2 had been wage-employed.

This does not, however, mean that an increase in the percentage of trainees who are unemployed, as a collective, is not problematic. Efforts related to market linkages or placement need to be made to ensure a source of income to reduce the percentage of women unemployed.

In conclusion, although the percentage of women reporting themselves as unemployed has increased, the number and percentage of self-employed and wage-employed trainees has also increased. The percentage of women involved in working for a daily wage remains almost the same.

CHANGE IN UPTAKE

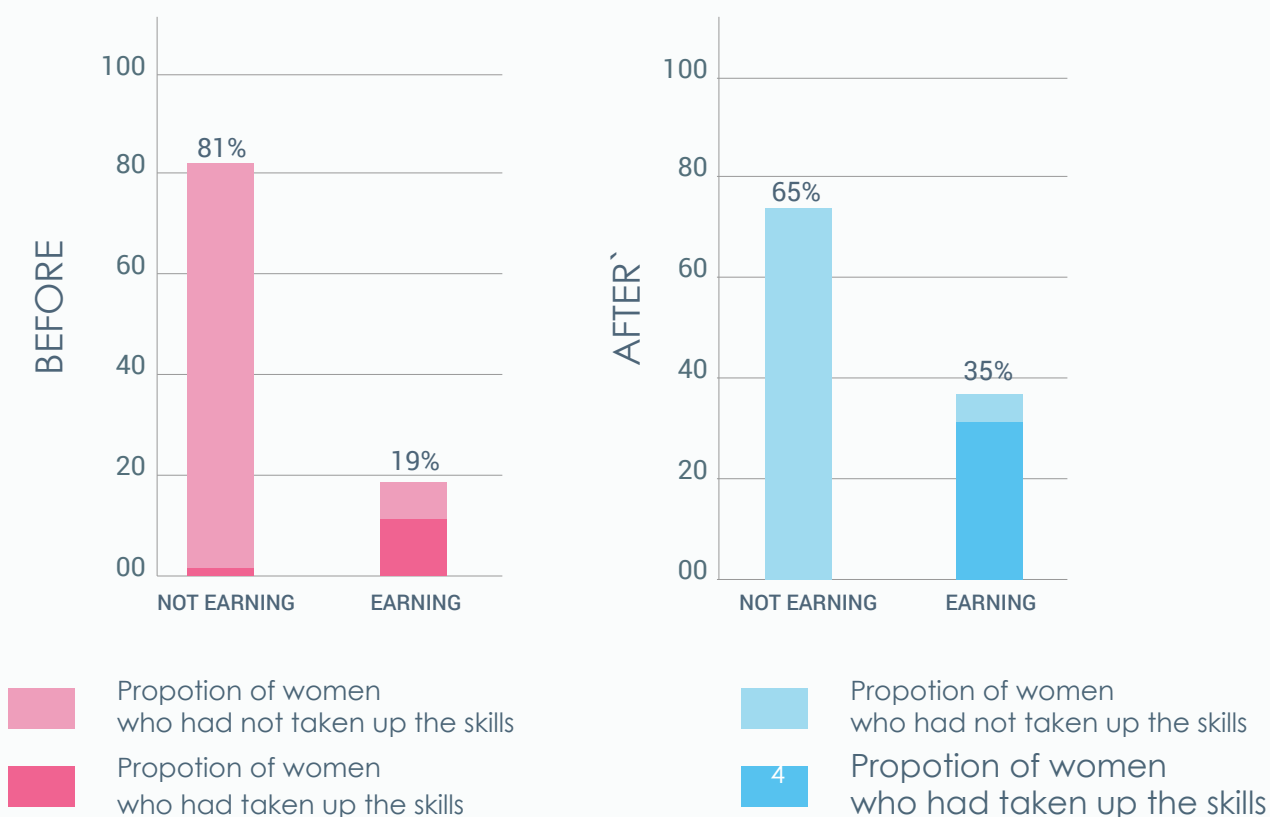




The uptake of the skills by the trainees is the primary goal of the program, and thus an imperative indicator of the success of a training program after its completion.

The baseline data showed that 11% of the women were applying their skills to generate an income. **The uptake percentage increased to 28% after 8 months.** This means that 28% of the women were applying the skills taught related to fashion design training at the end-line.

To gain a more in depth understanding, the delineation of women who are working to earn income in any capacity and those who are earning an income through uptake of the relevant, taught skills should be looked at:



The charts above show that 19% of the women were earning an income at the base-line, while the percentage of women earning an income increased to 35% after the trainings (these figures include those who are earning from any source, that is, 35% percentage of women are earning from any profession at the end-line).

It is also demonstrate that 53% of the women earning an income were earning through the garment designing and stitching at the baseline whereas at the the time of the impact evaluation, 80% of the women earning an income were earning from these skills. Therefore, the proportion of women earning an income from the skills imparted during the training has increased from 54% to 80%. This indicates that not only are more trainees entering the labor force, but that most of them are doing it by employing the skills taught during the training.

A more detailed breakdown is given below:

UPTAKE	EARNING		TOTAL
	NO	YES	
No	170	19	189
Yes	2	22	24
Total	172	41	213

BEFORE

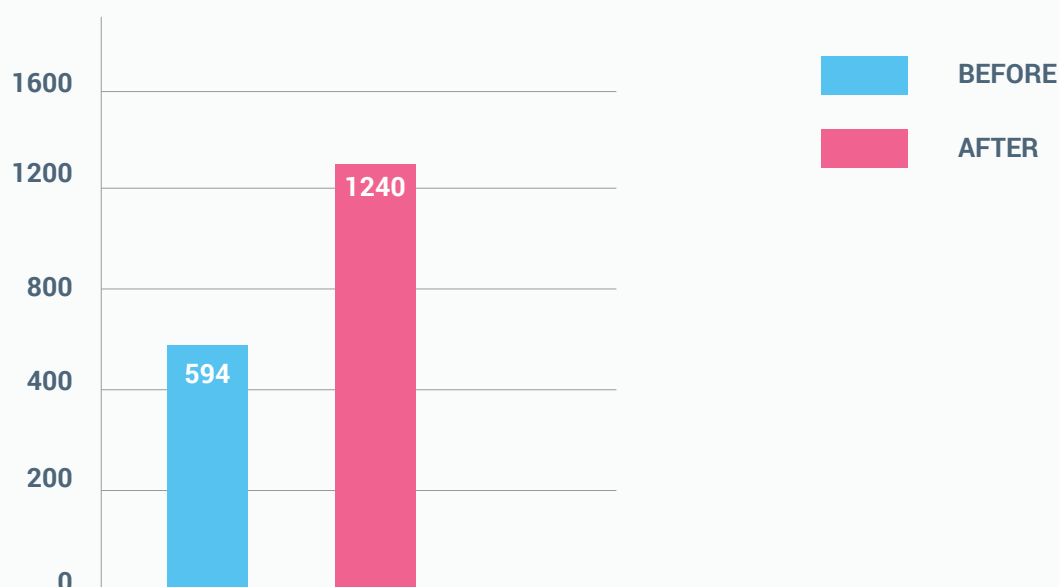
UPTAKE	EARNING		TOTAL
	NO	YES	
No	138	14	152
Yes	0	60	60
Total	138	74	212

AFTER

CHANGE IN PERSONAL AVERAGE INCOME

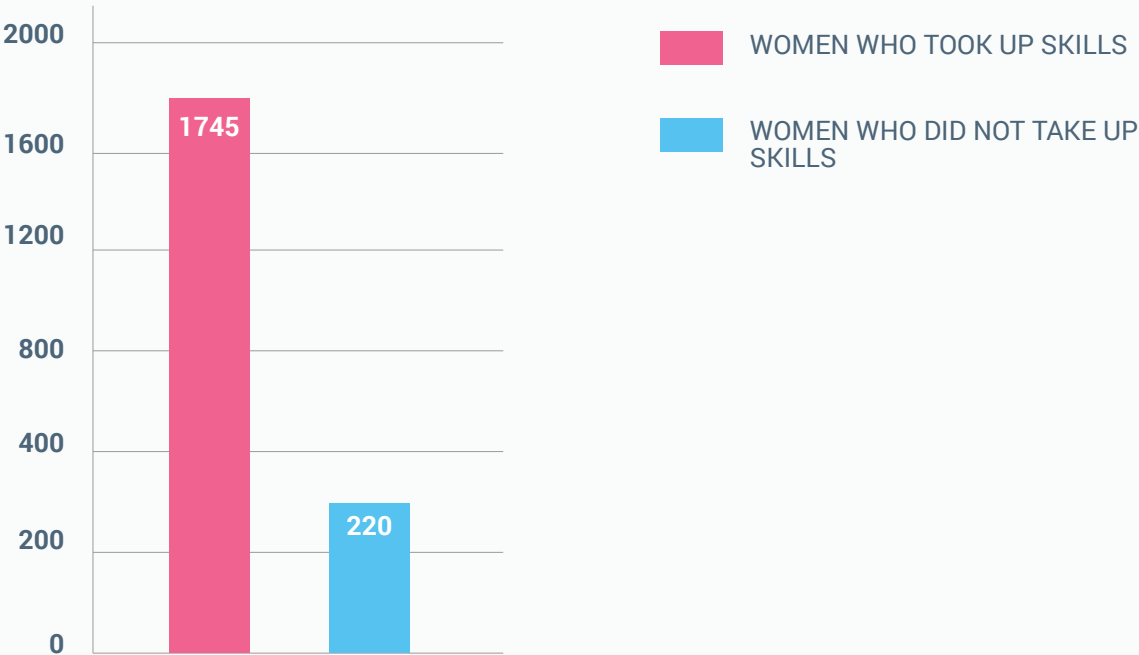
The change in personal income, after the trainings, is an essential economic indicator. Each woman's personal income was acquired at the baseline as well as the end-line. The source of her income was determined and the difference in each trainee's personal income across time was measured.

MONTHLY AVERAGE INCOME



The average monthly personal income was reported to be Rs.594 at the baseline, while it was recorded to be Rs. 1240 at the time of the end-line survey. **The monthly income change for these trainees after the program is an increase of Rs. 654 on average.** This means that the women are now earning Rs.654 more on average after 8 months of completion of the training.

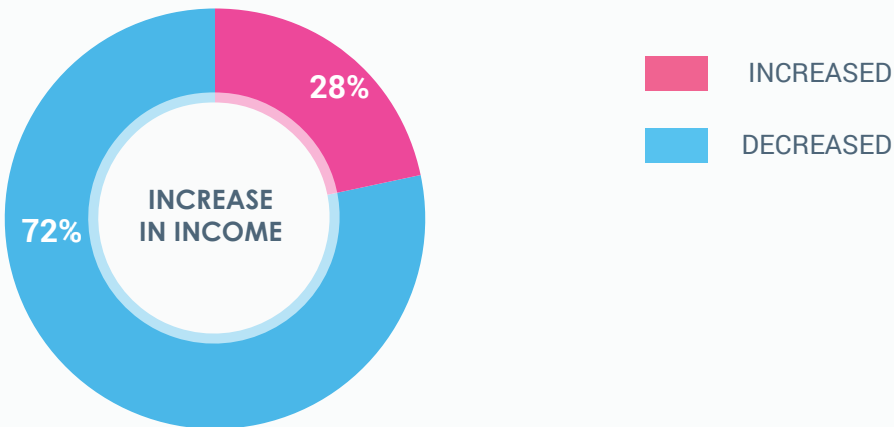
Further segmentation shows us that the income change for those who uptake the skills is greater than for those who do not uptake the skills:



The average income for those who did not uptake the skills saw an increase of Rs. 220, whereas the average change in income for those who did uptake the skills taught has been an increase of Rs. 1745 per month. Hence, the increase in income for those who uptook the skills is greater than for those who did not.

In addition to measuring income levels, the MER department also took into account perceptions regarding income levels:

REPORTS OF INCREASE IN INCOME

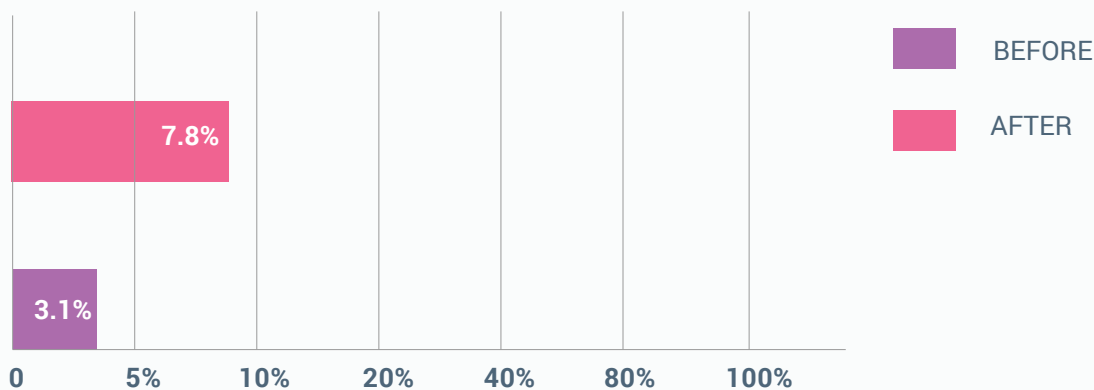


28% of women reported an increase in income after the training. While this indicator has been measured through self-reporting, it may indicate an overall increase in perception of wellbeing.

To ascertain how beneficial the training had been, the earnings of those employed in any capacity were also looked at in isolation. It was discovered that the income of those earning through uptake of skills showed an increase of Rs. 2281 on average, whereas that of those earning from other sources showed an increase of Rs. 4542 on average. While these figures may seem alarming at first, it is worthwhile to pause and consider that the pool of those earning from other sources is made of only 14 women. It is, therefore, likely that a hike in their average incomes is due to outliers or exceptions.

CONTRIBUTION TO THE HOUSEHOLD

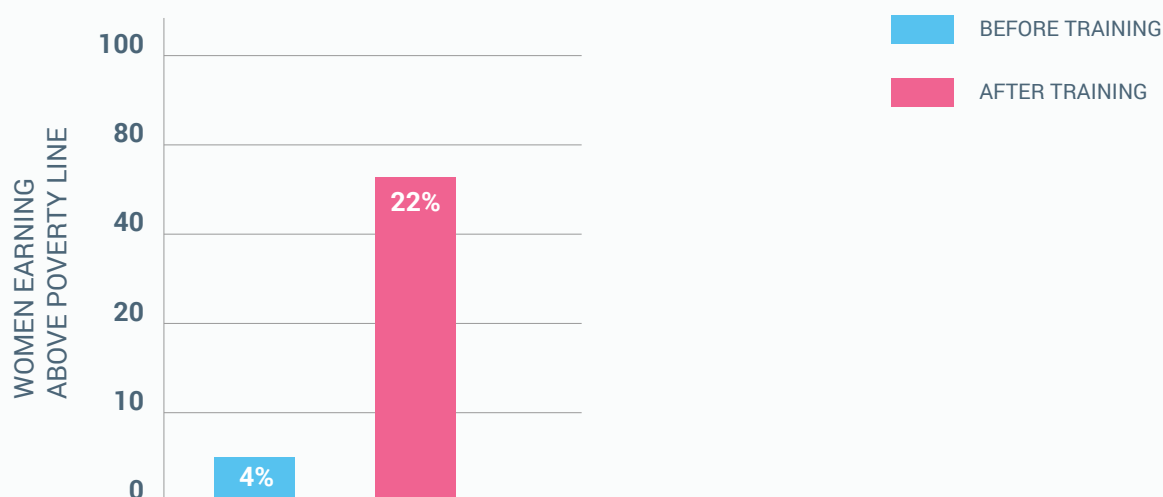
% OF INCOME CONTRIBUTION TO THE HOUSEHOLD



The proportion of the trainees' income to that of their households depicts the economic contribution of women. Before taking part in the training, the women's income contribution to household income was 3.14% on average. **After the training, the women's income contribution to the household income rose to approximately 7.8% on average which represents an increase of 3.77% points.** This essentially means that on average 7.8% of the total income of their households was being earned by the trainees after 8 months of the training.

Furthermore, it was seen that women who employed the skills they learned to generate an income saw an increase of 9.9% points in their contribution to their household income, while those who did not saw a meagre increase of 0.68% points.

POVERTY LINE

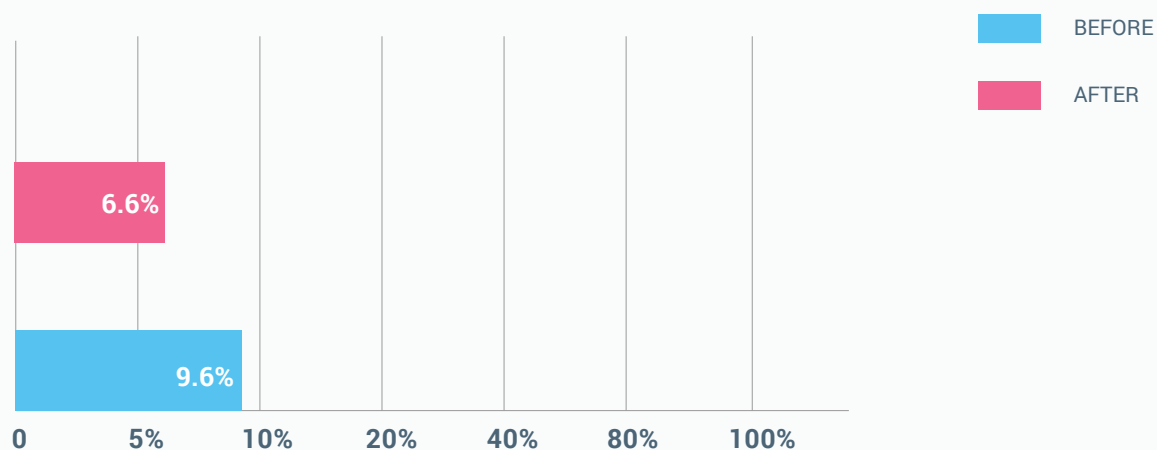


A significant objective of KCF is to reduce the number of women living below the poverty line and eradicate income-led poverty from the trainees' livelihoods. Before the trainings, 4% of the women were earning above the poverty line (\$2 a day). After the training, 22% of the women who had received trainings were earning above the poverty line. While this is not an accurate depiction what proportion of the women are actually living below \$2 a day as it is likely that most of them are allocated a portion of the household income, it does present a picture of what levels of poverty are prevalent in this population.

SAVINGS

The impact evaluation survey revealed that the women who are earning an income save around 10% of their own incomes on average.

HOUSEHOLD SAVING



The proportion of household savings to household income showed a decrease from 9.5% to 6.6%. A closer inspection reveals that while the change in household income has been minimal, these households are generally saving less than they were at the time of baseline. There could be numerous factors for this, one of which could be the increased requirements of expenditures for the entire family.

COUNTERFACTUAL SAVING



Not all trainees use the skills learnt from KCF’s trainings to sell products and services outside of the household. Some use their skills for household usage.

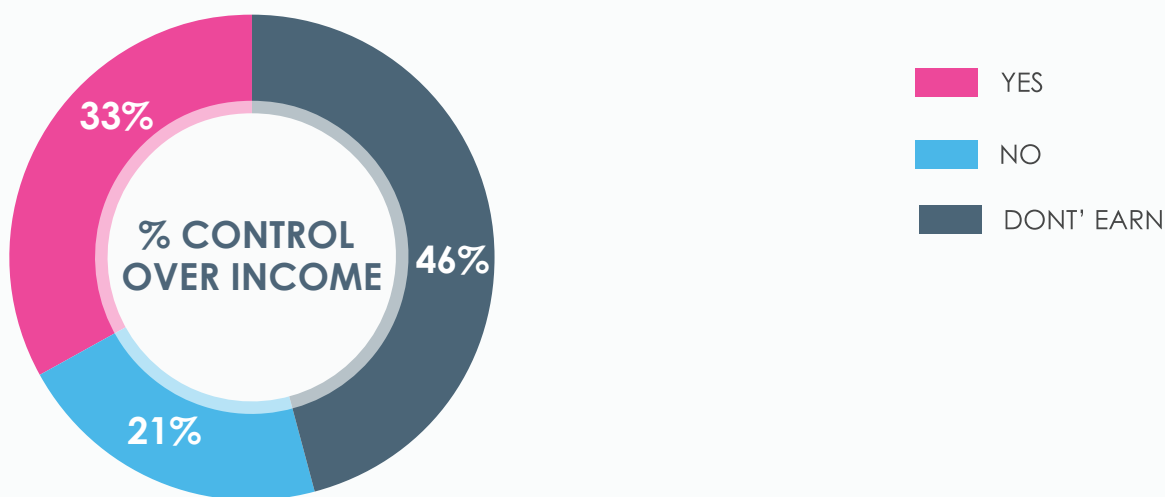
The image above demonstrates that 52% of women used their skills for household usage. 41 (18.8% out of total) of these women are using the skills to generate an income as well as for household usage, whereas 73 (33.6% of total) are solely using it for the household usage. 20 (9.2%) women are solely using it for income generation purposes, while 83 women (38%) have not used it either for income generation or for household usage. In sum, 134 (61%) of women are using the skills in either income generation activities or for household usage:

	Did you make any product for household usage using our skills ?		
UPTAKE	NO	YES	TOTAL
No	83	73	156
Yes	20	41	61
Total	103	114	217

CONTROL OVER ECONOMIC RESOURCES

It is usually presumed that if a woman is earning an income, she is likely to have control over how she spends it. In rural settings and communities such as those KCF operates in, this is often not the case. It is essential to determine who has the control over economic resources that belong to the trainee, as well as whether she has access to household economic resources. In order to check whether the trainees have control over their own economic resources, the question asked in the end-line survey was ‘If you wanted to make an expenditure from your own income, would you feel free to make it without asking your family?’ or alternatively, ‘Do you have permission to make expenditures from your own income?’.

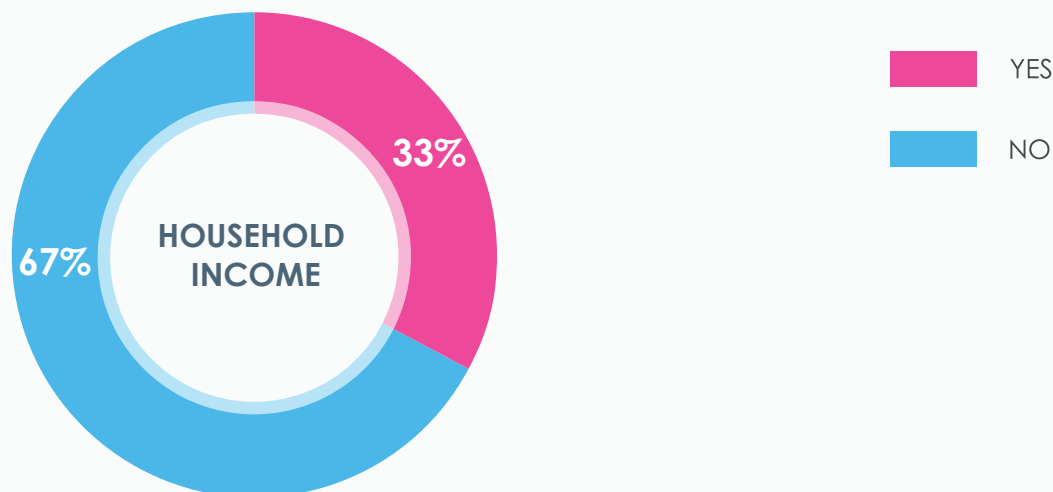
CONTROL OVER INCOME



32% of the trainees affirmed that they do make expenditures from their own income, while 21% replied in negative. 46% of the trainees responded that they were not earning an income. If one takes into account only those who were earning an income, it can be seen that **60% have control over their economic resources while 40% do not have control over their own economic resources.**

Similarly, a question was asked to determine if the trainees has control over their household's economic resources. The question posed was, ‘If you wanted to make an expenditure from your household income, would you feel free to make it without asking your family?’ or alternatively, ‘Do you have permission to make expenditures from household income?’.

CONTROL OVER HOUSEHOLD INCOME



The results were similar; **32% of the trainees confirm that they have the liberty to make expenditures out of the household income**, while 68% of the trainees report that they do not. A closer inspection reveals that 21% of the trainees have control over both the household & personal economic resources.

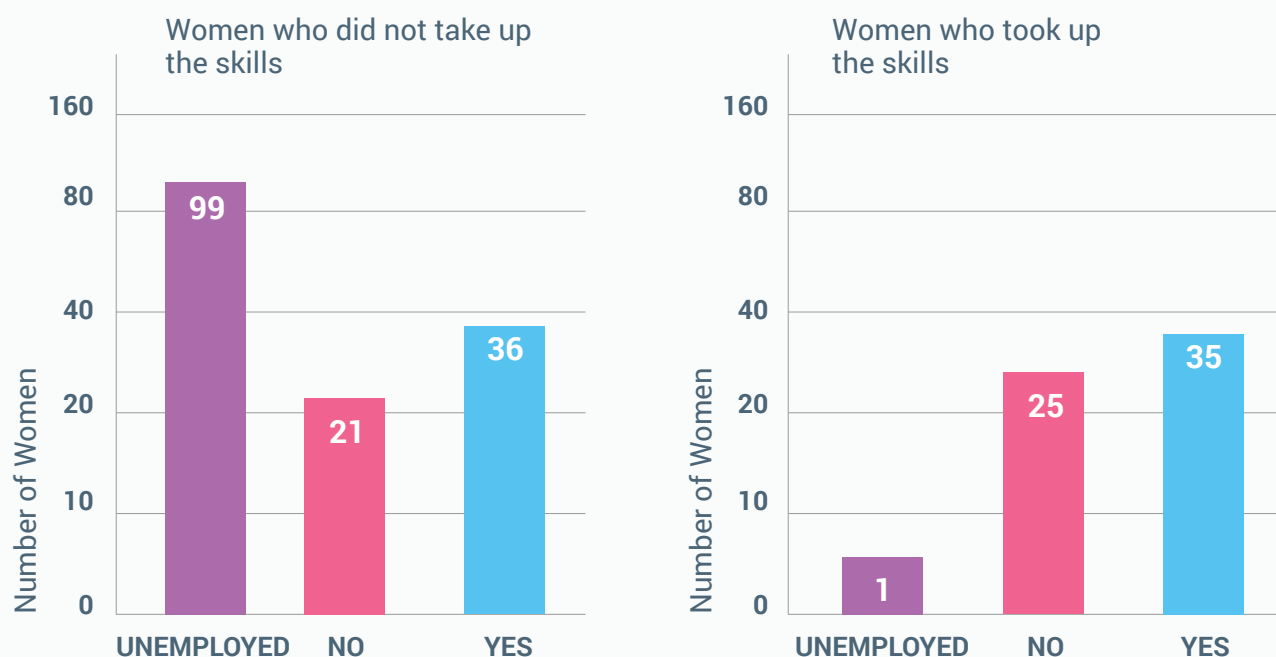
	Can you make expenditures from the household income ?		
Can you make expenditures from your income ?	NO	YES	TOTAL
I don't earn an income	78	22	100
No	43	3	46
Yes	25	46	71
Total	146	71	217

In addition, out of those who report not earning an income, 22% have some control over household economic resources whereas 78% report not having control over household economic resources at all.

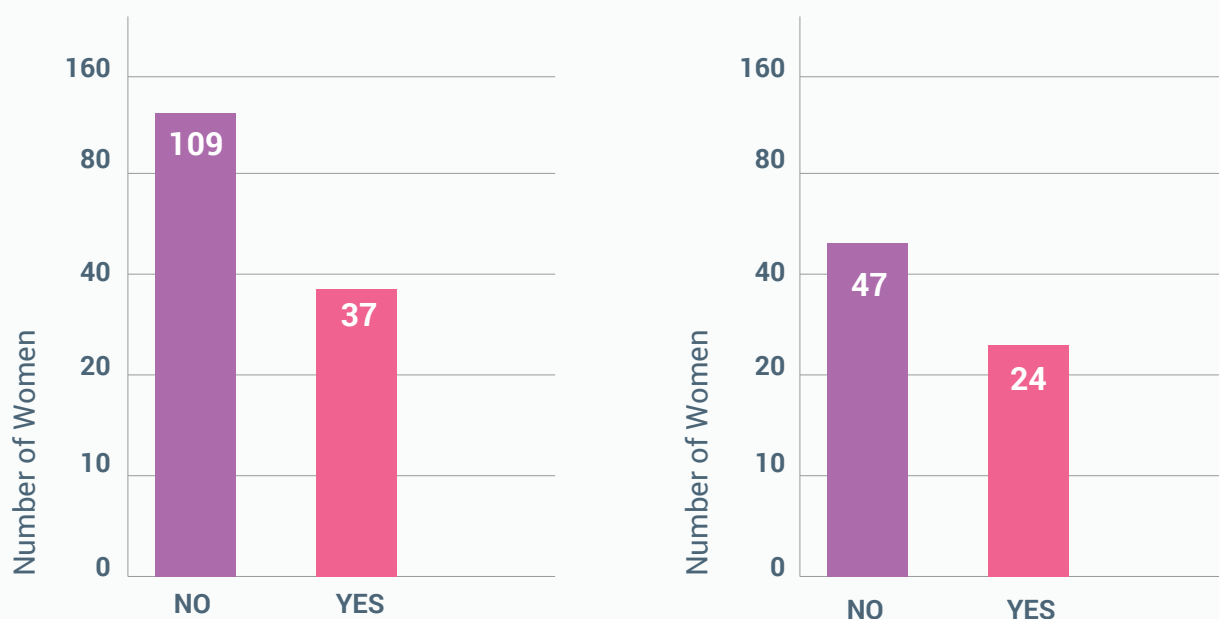
11% of the trainees reveal that they do have control over their economic resources, but not over the households' which may mean that they are more independent. Whereas only 1% report not having control over their own economic resources, but having control over the household's economic resources.

For further analysis we compared these variables with the uptake of skills:

CAN YOU MAKE AN EXPENDITURES FROM YOUR INCOME ?



CAN YOU MAKE AN EXPENDITURES FROM THE HOUSEHOLD INCOME ?

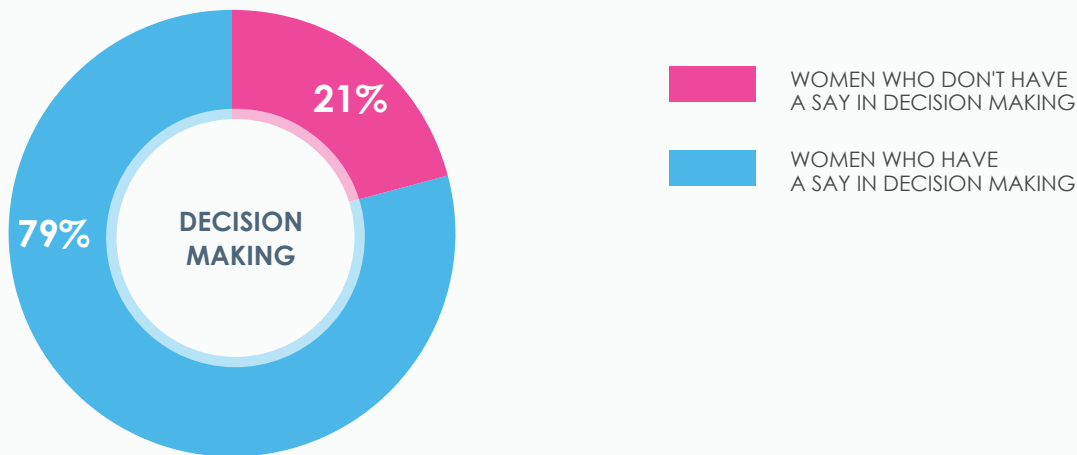


This revealed that 57% of those who did uptake skills to generate an income have control over their own income, while 39% of the trainees who did uptake skills report to have control over the household's income. Out of those who do not uptake skills, 76% do not have the control over their own economic resources, while 24% do. Similarly, 25% of the trainees who did not uptake skills reveal that they some control over household resources, while 75% did not.

DECISION MAKING

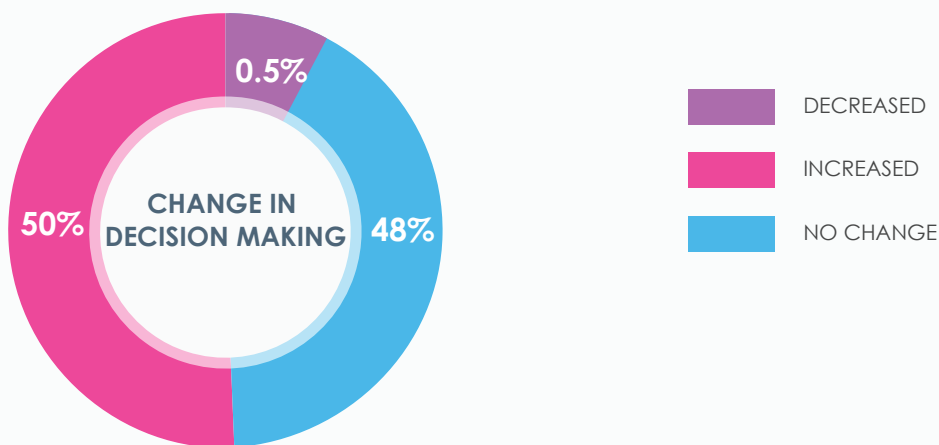
Decision-Making in the household is a vital indicator because it captures the impact of KCF's trainings on an aspect of women's empowerment. The figure below shows the level of decision making of the trainees prior to the training.

HOUSEHOLD DECISION MAKING



To see whether the trainees felt that their say had increased after the training we added an indicator for this change in perception in the impact evaluation survey. The results are shown below:

CHANGE IN DECISION MAKING



For a more holistic understanding of these variable, it is important to look at them in relation to one another.

	Do you think your say in the household has changed after training ?			
Do you have a say in the household decision making ?	DECREASED	INCREASED	SAME	TOTAL
No	1	15	29	45
Yes	0	91	81	172
Total	1	106	110	217

31

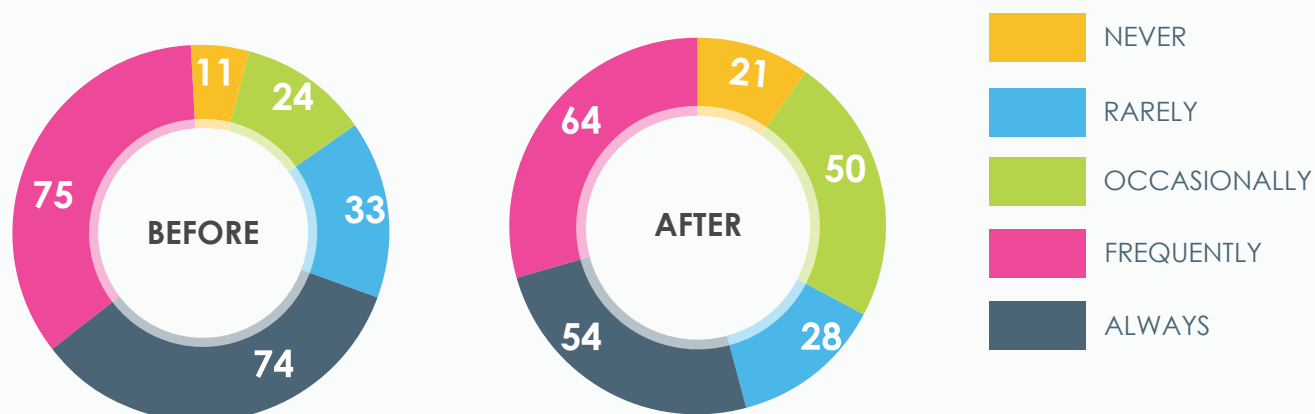
The cross-tabulation above represents whether the trainees had a say in household decision-making prior to the trainings and whether they perceive their say in the household to have increased, decreased or stayed the same. Out of the 45 trainees who reported no say in the household, 2% revealed that their say in the household had decreased, 33% reported that their say had increased, while 64% said that their say had remained unchanged. Out of the 172 who reported having some say in the household at the baseline, 47% revealed that their say has decreased whereas 53% of revealed that their say had increased.

The change in household decision making of the trainees is also cross tabulated with the uptake of the skills by the trainees.

	Do you think your say in the household has changed after the training ?			
UPTAKE	DECREASED	INCREASED	SAME	TOTAL
No	1	67	88	156
Yes	0	39	22	61
Total	1	106	110	217

The table shows that 56% of those who did not uptake the skills reveal that their say in the household has remained same while 36% of those who did uptake the skills reveal no change in household say. Likewise, 64% of those who did uptake skills reveal an increase in household say in contrast to 44% of those who did not uptake skills. It can thus be seen that **the women who did uptake skills report a higher increase in say in the household than those who did not.**

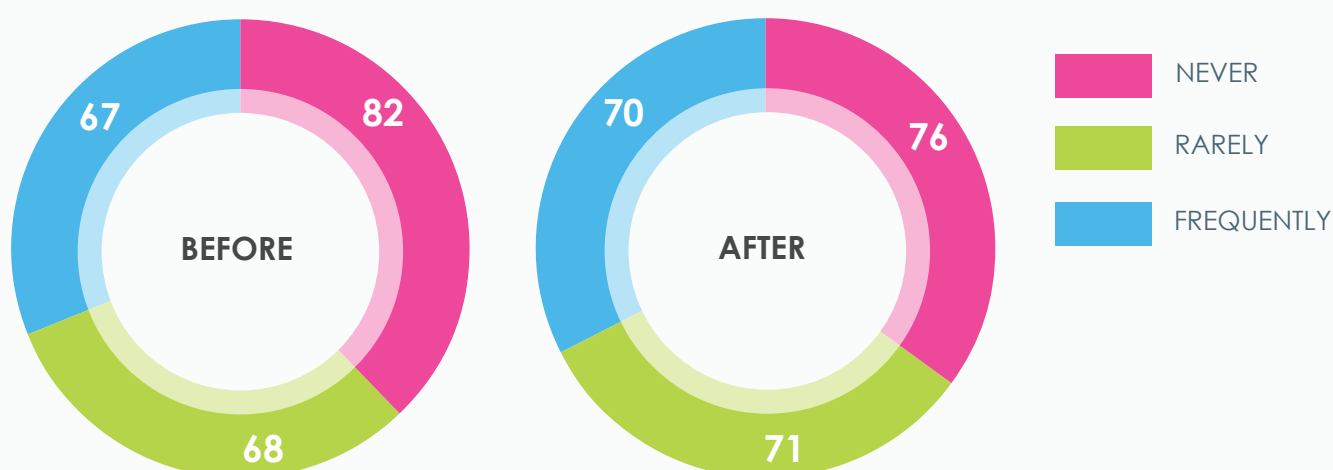
SCALE OF DECISION MAKING



The trainees were asked about their decision-making in the household on a scale from Never to Always. The number of trainees reporting 'Never' and 'Rarely' increased, as did those reporting occasional decision making. The number who selected 'Frequently' and 'Always' also decreased. **These results do not conform to the hypothesis that the training would result in higher levels of decision making.** This remains true even when uptake of skills is accounted for. It can, therefore, be asserted that the increase in income or uptake has not impacted the scale of decision making in the household a positive way. This could be due to other factors in play or limitations of this study.

MOBILITY

The mobility scale was calculated using the number of times a trainee went out of her home alone in a week. The scale was then divided into categories for ease of comparison. The categories created were (i) Never (ii) Rarely (those went out 3 times a week or less) and (iii) Frequently (those went out more than 3 times a week).



The number of trainees reporting 'Never' decreased from 82 to 76, the number of trainees reporting 'Rarely' increased from 68 to 71, and the number of trainees reporting 'Frequently' reported an increase from 67 to 70. As can be seen, the change in the number of women reporting improved mobility is small and it may safely be concluded that the training did not have an effect upon women's mobility.

CONCLUSION AND RECOMMENDATIONS

The analyses demonstrated that after the training the trainees experienced an improvement in their employment status, average monthly personal income, contribution to household income, position with regards to the poverty line, and personal savings. These improvements in economic indicators are complemented by improved, albeit mining also, in social indicators. There is some correlational evidence which suggests that earning through application of skills taught by the PSDF-supported trainings has impacts on improvement on social indicators. This is in line with KCF's theory of change. While these results are promising, they are not conclusive, and it is vital to assess and challenge some of the fundamental premises of the program to ensure improved service delivery.

In particular, one of the most apparent shortcomings of the program is its limited impact upon social outcomes. This may be due to a number of reasons. It may be that social constructs in the target community are more stringent than assumed and require more aggressive programs. It could also be that, because the skills taught are considered to fall within the women's domain on the social spectrum, their practice does not sufficiently challenge social norms. In fact, when asked why the trainees had enrolled in the training in the first place, many confided that the coursework would be beneficial for them as it pertained to skills considered valuable for a girl or woman to have once she is married.

Since the skills offered by the programs are popular among the women, it is also possible that women don't uptake them as it is hard to secure a market share.

Another factor to consider is that the short time period of the training and its focus on vocational skills in isolation may not be sufficient to enable every trainee to acquire a job or even to start her own business. In order to become a productive member of the labor force, women often have to work through several other constraints. These include, but are not limited to, access to credit, knowledge of soft skills, mobility and access to the market.

Hence, while the SFE program has met with some success, in order to be more effective the SFE program needs to be complemented by interventions alleviating the other barriers to entry faced by women in rural Punjab. Another way forward could also be to expand focus to other skill sets that are more in demand and outside the KCF's current purview.

LIMITATIONS

Although this analysis provides a holistic pictures of trainees before and after their training, there are limitations to this evaluation design. It cannot be used to establish a causal link between the intervention and any subsequent change in the lives of the trainees as it is weak at ruling out alternative explanations for a change; something else may have caused the response. In addition, there may be economic and social indicators that have been left out of our survey. This could, for example, include measurement of informal decision making that takes place in households. Lastly as these surveys were conducted in person, despite efforts made to reduce interviewer bias, there is still a possibility that respondents answered less than honestly in order to appear favourably to the enumerators.