



WEE IMPACT REPORT

2018 -2020 PUNJAB, PAKISTAN

DISTRICTS: VEHARI, MULTAN, BAHAWALPUR,
GUJRANWALA, LAHORE, LODHRAN, KASUR



Kaarvan Crafts Foundation
Crafting Livelihoods



CONTENTS

1 Key Findings

3 Introduction

4 Methodology

ECONOMIC INDICATORS

5 Increased Earnings

6 Average Monthly Craft Income

7 Average Monthly Personal Income

9 Average Monthly Household Income

9 Women's Income Contribution to the Household Income

10 Personal Savings

SOCIAL INDICATORS

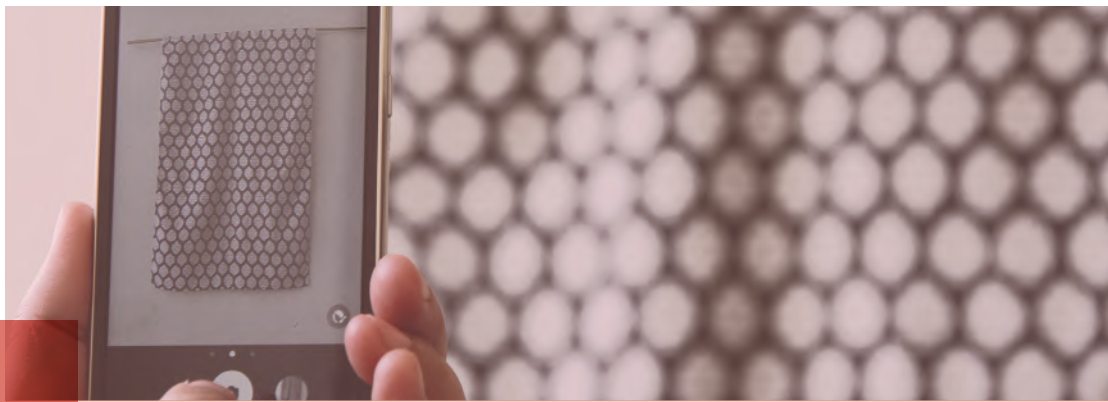
11 Control over Personal Income

12 Participation in Household Decision Making

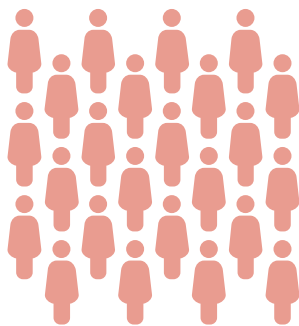
14 Opening Doors to New Markets

15 Conclusion



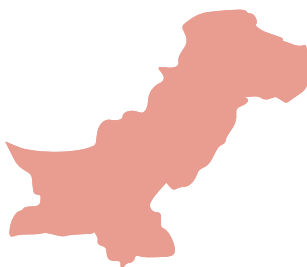


SR.#	KEY FINDINGS	
1	Economic Indicators	Value
1.1	Number of women who have witnessed an increment of at least PKR 500 on their monthly craft income	1505
1.2	Number of women with 10% or above contribution in Household income and have control over personal income are reported in outcome indicator 2	1491
1.3	Number of women saving 4% or above of their personal income	852
1.4	Number of women earning some money from the relevant craft	1650
1.5	Percentage Increase in monthly income from craft	103%
1.6	Percentage Increase in total monthly personal income	96%
1.7	Percentage Increase in Monthly Household Income	148%
2	Business Entrepreneurship	Value
2.1	Number of women who have received business management trainings	150
2.2	Number of women who are delivering more than one order a month	1650
2.3	Number of women received product development training & skills enhancement trainings	1650
2.4	Count of Women whose income has increased from the baseline	1577
2.5	Count of Women whose income has increased ≥ 500 from the baseline	1505
3	Social Indicators	Value
3.1	Percentage of Women who approached new markets	14.10%
3.2	Percentage of Women who have control over monthly income	97%
3.3	Percentage of Women participating in household decision making	Always - 32% More Often Than Not - 15% Shared - 17% Very little - 32% Never - 3%



1,650

MARGINALIZED WOMEN



7

DISTRICTS



150

MICRO-ENTREPRENEURS
further trained to lead a group of 10 WEs each



INTRODUCTION

The Women Economic Empowerment (WEE) program is a DFID-funded program executed by Kaarvan Crafts Foundation (KCF) in partnership with The British Asian Trust (BAT) from January 2018 till June 2020. In the program, 1,650 marginalized women were to be economically empowered and made resilient against multidimensional poverty in rural areas of 7 districts (Bahwalpur, Lodhran, Multan, Vehari, Lahore, Kasur and Gujranwala) of Pakistan through increased knowledge, skills enhancement, access to resources and market linkages to participate in sustainable livelihoods.

The project delivered Skills Enhancement and Product Development Trainings to 1650 Women Embellishers (Inclusive of Micro entrepreneurs). The project identified 150 Micro entrepreneurs who were further trained to lead a group of 10 WEs each. The Microentrepreneurs were further trained on Business Management skills, Communications skills, Leadership skills and Entrepreneurship skills. They were provided market linkages through conventional means such as Buyer-Seller Meetings and participation in Exhibitions. They were also provided digital market linkages through e-commerce and social media platforms along with Digital Enablement, Digital Literacy, and Social Media Marketing skills to sell their products online. Moreover, 30 MEs were incubated to acquire working skills, exposure and knowledge through collective learning sharing to sustainably grow from Micro Enterprises to become Small and Medium Enterprises (SMEs).

This report assesses the outcomes of the programs and delineates the economic and social indicators measured through the endline survey conducted in July 2020. The project improved average monthly personal and household income of the beneficiaries, along with increased earnings of at least 1505 beneficiaries. It resulted in increased number of women saving from their monthly personal income. Moreover, it improved their access to, and control over economic resources.



Baseline survey was carried out after the beneficiaries were registered in the project and before the start of the activities. The endline survey was designed and conducted with the total beneficiaries in the program after its completion. Specific economic and social variables were monitored during the baseline and endline surveys. The data collection tools were designed by the Monitoring, Evaluation and Research team at Kaarvan. Data was collected through trained enumerators who carried out quantitative surveys with the beneficiaries. The data was collated, and a Simple Difference Analysis was carried out to gauge the impact of the project on economic and social indicators. The quantitative methodology was used for interpreting, contextualizing and gaining in-depth insights into the project output indicators. The respondents were 1,685 Micro entrepreneurs (MEs) and Women embellishers (WE) who were beneficiaries of Kaarvan for WEE project.

ECONOMIC INDICATORS

The outcomes of the project were primarily based around economic empowerment of women beneficiaries. The impact evaluation measured distinct economic indicators which highlight the changes in the economic conditions of the women registered in the project.

INCREASED EARNINGS

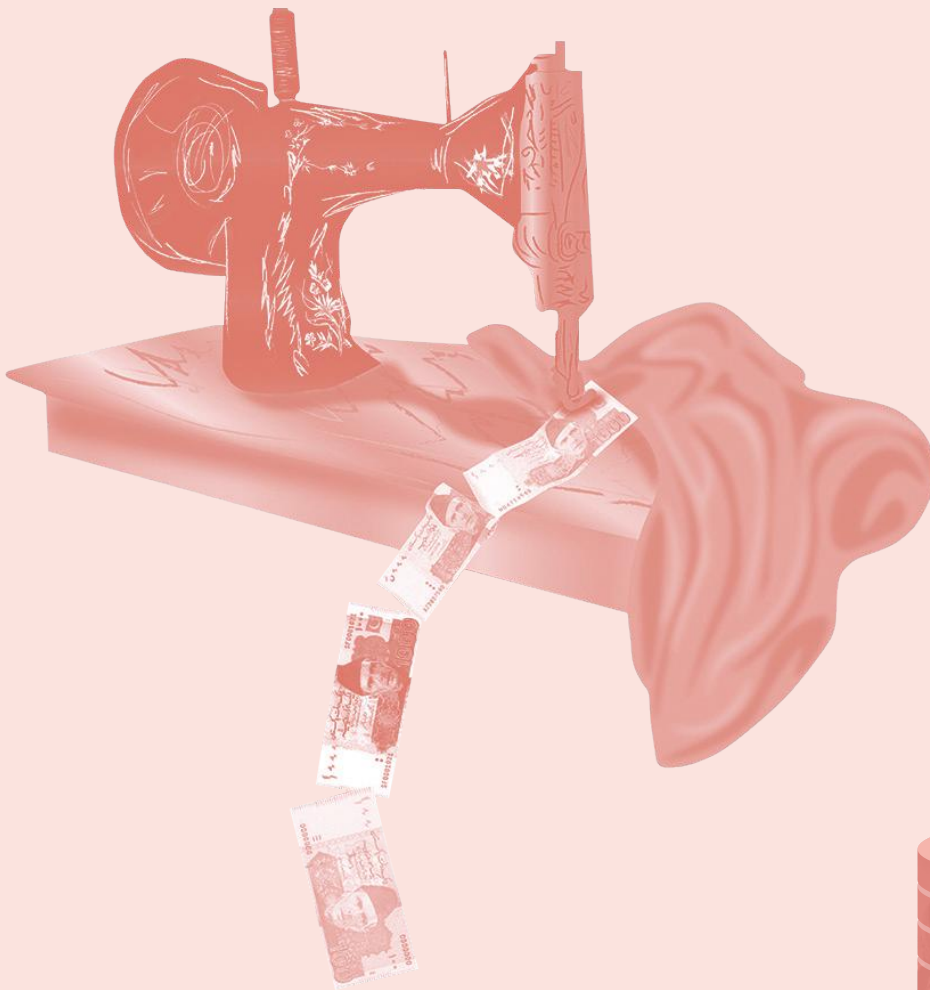
One of the key tenets of the project was to assess whether it results in increased earnings related to their trade for women beneficiaries. The criterion for measuring increased earnings was to monitor the number of women who witness an increment of at least PKR 500 on their monthly craft income. It was found that 89% (1505/1685) of the beneficiaries witnessed an increase in their monthly craft income.



89%

WOMEN'S MONTHLY
CRAFT INCOME
INCREASED

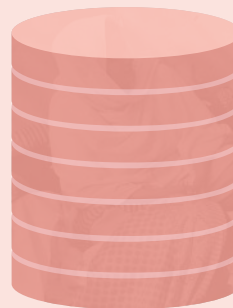




AVERAGE MONTHLY CRAFT INCOME

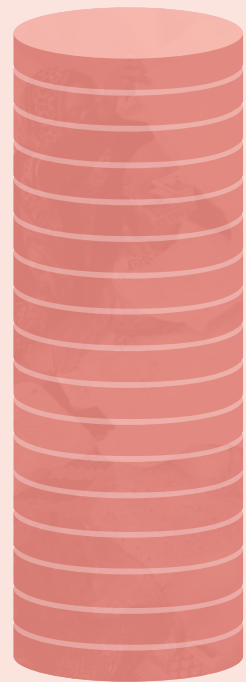
The average monthly craft income of the women beneficiaries saw a positive impact on the average income of beneficiaries through the intervention. The average monthly craft income increased from PKR 2,015 to PKR 4,096, a 103% increase.

Rs. 2,015



BEFORE TRAINING

Rs. 4,096



AFTER TRAINING

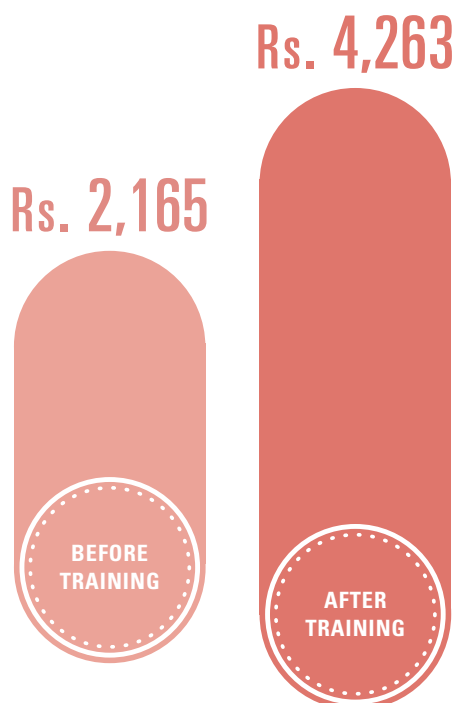


AVERAGE MONTHLY CRAFT INCOME OF MICRO-ENTREPRENEURS

A distinct analysis of Microentrepreneurs' income revealed an increase of income from PKR 4154 to PKR 10,331, a percentage increase of 148% from the baseline income. The number of Micro entrepreneurs under observation were 154.

AVERAGE MONTHLY PERSONAL INCOME

The change in personal income was accounted for as well. The personal income includes their income from the skills employed as well as external income sources, if any. The average monthly personal income increased from PKR 2,165 to PKR 4,263 with a percentage increase of 96%.



AVERAGE MONTHLY PERSONAL INCOME OF MICROENTREPRENEURS

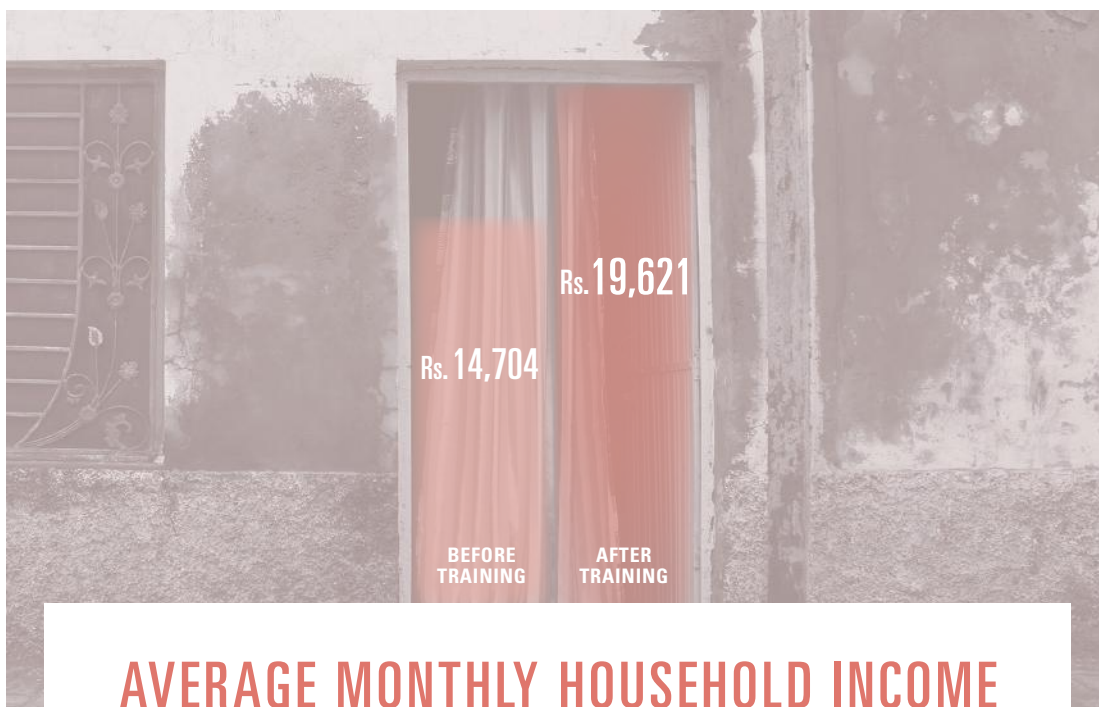
A distinct analysis of Microentrepreneurs' income reveals that they saw an increase of income from PKR 4,905 to PKR 11,325 with percentage increase of 130% from the baseline income. Therefore, it can be seen that there was a significant increase of personal income for Microentrepreneurs.

Rs. 4,905



Rs. 11,325

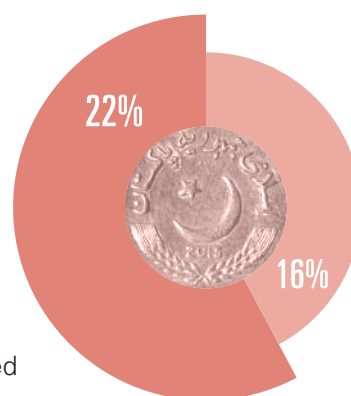




It is understood that the economic participation of women leads to improvement in household's income. The average monthly household income of the women beneficiaries witnessed an increase from PKR 14,704 to PKR 19,621, a percentage increase of 33% from the baseline income. A significant part of this is because of the increased income of women beneficiaries who are now earning more than they were before.

WOMEN'S INCOME CONTRIBUTION TO THE HOUSEHOLD INCOME

An important indicator to measure was the women's contribution in their household income. The baseline survey revealed that the women were contributing 16% to their total household income. The endline survey reported that the women were contributing almost one-fourth of their household income i.e. 22%, an increase of 6 percentage points since the baseline. Another key insight was observed that 91 % (N=1685) women reported 10% and above income contribution in household income.



■ Before Training ■ After Training



MICRO ENTREPRENEURS' CONTRIBUTION IN HOUSEHOLD INCOME

A closer lens at the contribution of women Microentrepreneurs to household income reveals that it has doubled from 19% to 38%, therefore more women entrepreneurs are significantly contributing to their household incomes.

PERSONAL SAVINGS



SAVING MORE THAN 4% OF THEIR PERSONAL INCOME

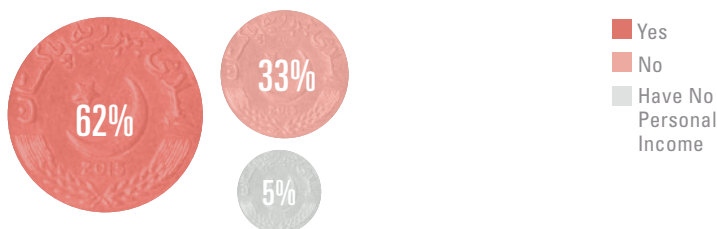
Savings play a critical role in prevention against financial shocks. Traditionally, savings in rural areas are in the form of committees, a mechanism of social capital in which one pays monthly installments in order to receive a fixed amount of money in a stipulated time. The average saving from personal saving was reported to be PKR 563, which forms about 13% of the total personal income on average. Conforming with the outcome target, half of the beneficiaries were saving more than 4% of their personal income.

SOCIAL INDICATORS



CONTROL OVER PERSONAL INCOME

In a patriarchal household structure, it is important to understand whether there is a degree of control of income with the women, especially their own. A comparison was carried out between the baseline and the endline surveys of the percentage of women reporting control over their personal incomes. It was found that significantly a greater number of women report control over their income after the project i.e. 97% as compared to 62% in baseline surveys. Only 3% now report they do not have control over their incomes, as compared to 33% before. The results are demonstrated in tables as well as visually in pie charts shown below.

 Count of Women who have Control over Personal Income (Baseline)	Frequency	Percentages
Yes	1042	62%
No	565	33%
Have no Personal Income	77	5%
 Total	1684	100%



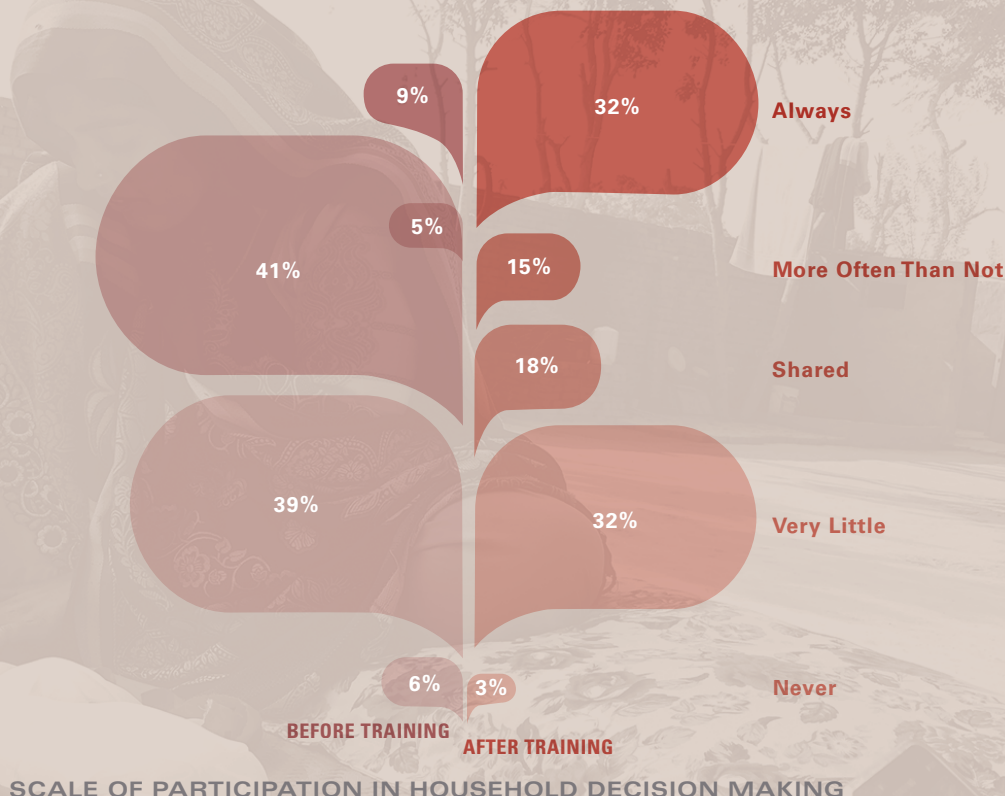
Control over Personal Income - Baseline

 Count of Women who have Control over Personal Income (Endline)	Frequency	Percentages
Yes	1633	97%
No	50	3%
Have no Personal Income	1	0%
 Total	1684	100%

Control over Personal Income - Endline



Participation in Household Decision Making	Frequency Before Training	Percentages Before Training	Frequency After Training	Percentages After Training
Never	95	6%	95	3%
Very Little	661	39%	661	32%
Shared	686	41%	686	18%
More Often than Not	94	5%	94	15%
Always	148	9%	148	32%
Total	1684	100%	1684	100%



HOUSEHOLD DECISION MAKING

An important component that contributes significantly in the women's socio-economic empowerment is her decision making in the household and society at large. A pre and post analysis of the participation in household decision making reveals that the participation of women in their household is better accounted for. This is embodied by the % of respondents reporting 'never' in household participation decreasing from 6% to 3%. 'Very Little' participation responses have decreased marginally from 39% to 32%, while 'shared' participation is decreased from 41% to 18%. Respondents choosing 'more often than not' has increased from 5% to 15% and those reporting 'always' has increased significantly from 9% to 32%. The tables below tabulate the data and the graphs visually depict a trend line that shows a decreasing trend in the baseline and increasing one in the endline survey. Therefore, there is evidence that economic emancipation has resulted in improved participation in household decision making.



72% Neighbors/ Family

24% Local Market

4% Sales Agent

OPENING DOORS TO NEW MARKETS

To ascertain the effects of market linkage activities, the MEs were asked if they approached new markets for their products. 14% (239) Micro entrepreneurs confirmed they approached newer markets. The markets were categorized broadly, and it can be seen that 72% women approached local markets for selling their crafts whereas 24% women approached their neighborhood/family members for selling of products. Only 4% women approached sales agents for selling of craft-based products.



CONCLUSION

The project improved the average monthly personal and household income of the beneficiaries, along with increased earnings of at least 1,505 beneficiaries. It resulted in increased number of women saving from their monthly personal income. Moreover, it improved their access to, and control over economic resources.

Evidence from our previous programs indicated that skills enhancement alone is insufficient to graduate marginalized women out of poverty and promote economic freedom without access to a market for their skills, gender-based social norm and behavior change. Based on this, Kaarvan's approach focuses on both demand (markets, employers, buyers/vendors) and supply (availability of technical and business skills training) issues. The WEE intervention increased the income and resilience of marginalized women to improve their quality of life and that of their households in remote rural and urban slum areas. Moreover, these entrepreneurs are community leaders, who are the teachers, influencers and mentors of the artisans working alongside. They disseminate their business knowledge onto the artisans in their value chain and ensure self-employment for the women who are unable to work in formal employment or generate income. The economic emancipation therein translates into social wellbeing within their household and communities.



Kaarvan Crafts Foundation
Crafting Livelihoods



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