

**British Asian Trust's
Women's Economic
Empowerment Programme
Pakistan**

2017 - 2020

Foreword

Despite significant advancements in recent years, it is estimated that at the current rate, the gender gap in economic opportunity will not close for another 257 years. With Pakistan ranking 151 out of 153 on the World Economic Forum's 2020 Gender Gap Index, and scoring just 32.7% on Economic Participation and Opportunity for Women - just above Yemen, Syria and Iraq - the economic and social outcomes for women in Pakistan are poor. These worrying figures will be further exacerbated by the impact of the COVID-19 pandemic, as it adversely affects informal low-wage markets in which most women operate in Pakistan.

The British Asian Trust believes that economic participation of women is a critical driver of gender equality, essential to Pakistan's progress and economic growth. Since our launch in 2008, we have worked in Pakistan to improve women's access to decent work and improved livelihoods. Our Women's Economic Empowerment programme, launched in 2017, was our first strategic approach to the issue, attempting to address multidimensional poverty on a larger scale, across multiple partnerships. We are delighted to see that three years on, the programme has made a real change in the life of almost 10,000 women and generated in-depth learning to guide the next stage of our work.

The strong partnerships we have forged have been crucial to the success of this programme, and I would like to extend our gratitude to the implementing partners and their teams at Akhuwat, Aman Foundation, Basic Needs Pakistan, Centre for Economic Research in Pakistan, Kaarvan Crafts Foundation and INJAZ Pakistan, for their tireless work; our programme management partner AWF (Pvt) Ltd. for their ongoing oversight, support and guidance; and the UK Government for the financial support that has enabled this programme to exist.

To ensure long-term sustainability and make strides in improving women's participation in the economy in Pakistan, it is vital that we continue to learn and share examples of our work. This short report aims to do just that; sharing lessons learnt and recommendations which will guide the next phase of our work.

But the work does not end there. As we look to the future, it becomes bracingly clear that the economic and social toll of COVID-19 is being paid disproportionately by women and girls. The British Asian Trust plans to address post-COVID recovery in the next phase of our work, as we continue to ensure that women are able to access skills, enterprise training and links to markets in key sectors, to increase their resilience in a post-COVID economy.

Richard Hawkes
Chief Executive
British Asian Trust

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Executive Summary

The British Asian Trust, with financial support from the UK Government, implemented their Women's Economic Empowerment programme in the Sindh and Punjab provinces of Pakistan through six implementing partners and one project management partner, from July 2017 to September 2020. The programme aimed to decrease multidimensional poverty in urban and rural households through economic empowerment and increase the resilience of women against poverty. It focused on three key outcomes: increased earnings; increased control over economic resources, physical assets and decision-making at the household level; and increased resilience and capacity to earn.

The interventions of the programme included capacity building of women in vocational skills, job-readiness, and financial literacy; facilitating access to loans and support in developing linkages with markets, microfinance institutes and potential employers. The programme has enabled the placement of **10,425 women in formal employment or self-employment opportunities and as a result, increased the earnings of 9,848 women.**

Securing a **94-101% achievement rate against the three key targets** the programme has been successful, despite being affected by rising inflation and the COVID-19 pandemic. The programme results also showed an average increase in income of PKR 3,767 (£18) per month for 9,848 women participating in the programme. This equates to £2,127,168 per year in additional income, meaning the programme will provide a significant return on the money invested in under two years. An external evaluation has revealed wider impact, including **improvements in health and education** and a reported **reduction in domestic violence** in some cases. The evaluation also highlighted key learnings for the future:

- **Relevance:** The programme was relevant to the needs of the beneficiaries and was able to remain relevant through its ability to adjust to the changing context and lessons learnt.
- **Effectiveness:** The achievements against targets were between 94-101% for the three key outcome indicators. Feedback from the women demonstrated that the programme activities had a positive impact on their productivity and income and highlighted financial literacy training as particularly effective.
- **Efficiency:** The programme's efficiency was enhanced through use of local staff, including a local project manager. The efficiency could be further strengthened through stronger mitigation of dropout rates.
- **Sustainability:** The evaluation demonstrated that self-employment and micro-entrepreneurship have been more sustainable income generation options than formal employment. As COVID-19 has adversely affected the programme, women in self-employment demonstrated an ability to adapt to new demands. Sustainability has been further enhanced when women worked in groups.

Background

Investing in women's economic empowerment is a critical step towards gender equality, poverty eradication and inclusive economic growth. According to UN Women, "Women's economic empowerment includes women's ability to participate equally in existing markets; their access to and control over productive resources, access to decent work, control over their own time, lives and bodies; and increased voice, agency and meaningful participation in economic decision-making at all levels from the household to international institutions" [1].

The economic participation and empowerment of women is essential for the progress of a nation and growth of its economy. The growth of economies has been directly proportional to the economic empowerment of women evident from the experiences of China and Bangladesh.

Women in Work Index 2020, by PricewaterhouseCoopers (PwC), shows that improving female participation in work across the Organisation for Economic Co-operation and Development (OECD) could boost OECD GDP by USD 6 trillion, whereas closing the gender pay gap could boost female earnings across the OECD by USD 2 trillion [2]. This has also been recognised in the Government of Pakistan's principal planning document - Pakistan Vision 2025, in its first pillar "People First" [3].



In addition, Pakistan has committed itself to increasing women's participation in economic, social and political spheres and ensuring women's rightful place in society by signing up to CEDAW, Beijing Platform for Action, ILO Conventions and to the Sustainable Development Goals (SDGs) [4].

[1] UN Women, Facts and Figures: Economic Empowerment, <https://www.unwomen.org/en/what-we-do/economic-empowerment/facts-and-figures>, last visited 30 November 2020.

[2] Summary of Women in Work Index 2020 by PwC UK: available at <https://www.pwc.co.uk/services/economics/insights/women-in-work-index.html>

[3] Pakistan Vision 2025, Planning Commission, Ministry of Planning, Development & Reform, Government of Pakistan; available at: <https://www.pc.gov.pk/uploads/vision2025/Pakistan-Vision-2025.pdf>

[4] Sustainable Development Goals (SDGs), In particular Goal 5 pertains to women and girls: "Achieve gender equality and empower all women and girls"

However, the state of women's participation in economic activities in Pakistan remains discouraging. Female participation in Pakistan's labour force is only 22% [5], against the global average of 46.9%. Furthermore, the wage disparity among male and female labour is very prominent in-country. The latest available Pakistan Labour Force Survey 2017-18 indicates that 37.49% of the total female labour force earns up to only PKR 5,000 per month compared to 4.95% of males, and only 21.79% of females are earning above PKR 15,000 compared to 51.04% of males [6]. Additionally, 70.9% of total women in the labour force are in vulnerable employment [7] compared to 51.5% of men [8].

Meanwhile, access to training and finance remains low. Training, especially for women remains underutilised and limited to a few traditional skills. Although access to finance has improved, driven by the uptake of mobile money services, digitisation of government payments under the Benazir Income Support Programme (BISP) and other social transfer programmes; the gaps remain large.

Women in rural areas are especially financially marginalised. Within South Asia, according to the Global FINDEX of the World Bank, Pakistan fares poorly in overall financial inclusion, and particularly amongst women - only 11% of the adult female population hold an account compared to 21% of men [9]. Only 11% of women save in bank accounts or formal institutions, and less than 2% of Pakistanis borrow from a financial institution.

Empowering women is key not only to the wellbeing of individuals, families, and communities, but also to overall economic productivity. Investing in economic empowerment for women is crucial if Pakistan is to reduce gender gaps and achieve its development goals.

[5] Modeled ILO Estimates, Labor force participation rate, female (% of female population ages 15+): World Bank data, available at <https://data.worldbank.org/indicator/SL.TLF.CACT.FE.ZS>

[6] Pakistan Labour Force Survey 2017-18: available at <http://www.pbs.gov.pk/content/labour-force-survey-2017-18-annual-report>

[7] Vulnerable employment is measured as the proportion of own-account workers and contributing family workers in total employment.

[8] Employment Trends 2018 by Pakistan Bureau of Statistics: available at <http://www.pbs.gov.pk/sites/default/files/Pakistan%20Employment%20Trend%20%20Reprt%202018%20Final.pdf>

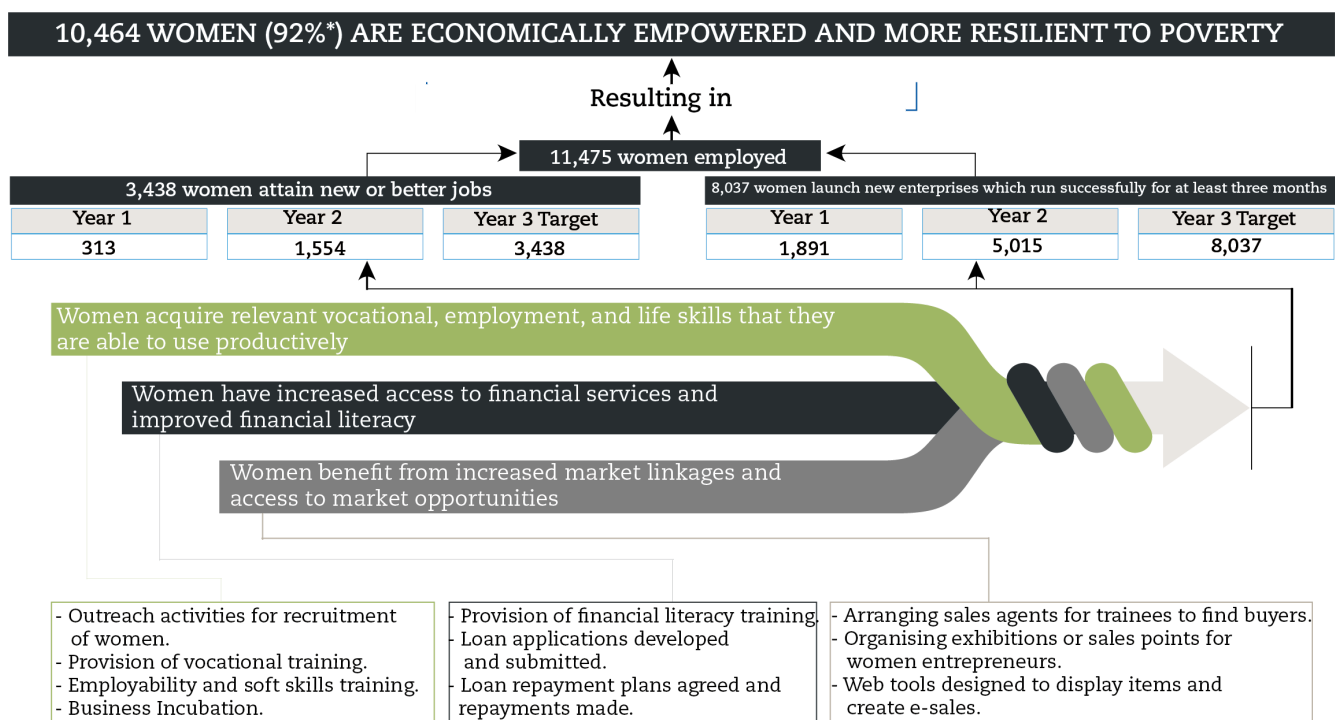
[9] State of Financial Inclusion of Women in Pakistan, The World Bank Group, 2018 available at: <https://openknowledge.worldbank.org/bitstream/handle/10986/31323/134710-WP-PUBLIC-15-2-2019-13-41-38-StateofFinancialInclusionofWomeninPakistanFINALFeb.pdf?sequence=1&isAllowed=y>

Introduction to the Programme

The British Asian Trust, with financial support from the UK Government, implemented its Women's Economic Empowerment programme in the Sindh and Punjab provinces of Pakistan through six implementing partners and one project management partner, from July 2017 to September 2020. The programme aimed to decrease multidimensional poverty in urban and rural households through economic empowerment and increase the resilience of women against poverty, focusing on three key target outcomes:

- i) 10,464 women have increased earnings;
- ii) 9,617 women have increased control over economic resources, physical assets and decision-making at the household level and;
- iii) 7,650 women have increased resilience and capacity to earn.

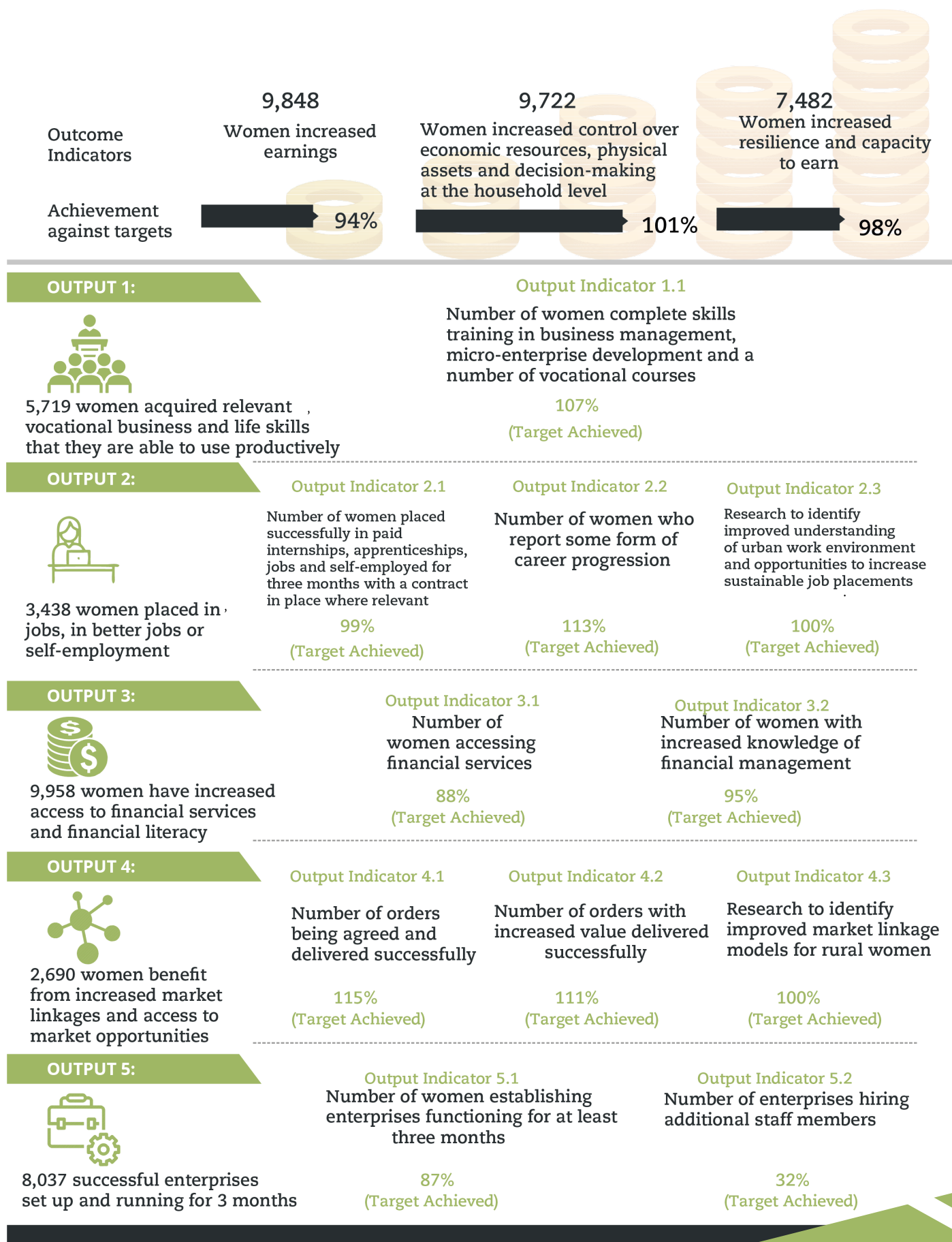
The interventions of the programme included capacity building of women in vocational skills, job-readiness, and financial literacy; facilitating access to loans; and support in developing linkages with markets, microfinance institutes and potential employers.



The programme was implemented in eleven districts: Karachi and Khairpur of Sindh Province and Bahawalpur, Bahawalnagar, Lodhran, Vehari, Multan, Lahore, Gujranwala, Kasur and Dera Ghazi Khan of Punjab. The six implementing partners of the programme were: Aman Foundation, Akhuwat, Kaarvan Crafts Foundation, INJAZ Pakistan, Basic Needs Pakistan, and Centre for Economic Research in Pakistan (CERP). Aman Foundation further partnered with three sub-grantees: Aman Tech, Charter for Compassion and Memon Industrial & Technical Institute (MITI) for programme implementation. AWF (Pvt) Ltd. provided project management support to the programme in Pakistan.

Programme Achievements

The programme marked significant achievements towards its planned outcomes and almost achieved its maximum targets. The detailed overview of programme achievements at outcome and output level are given below.



The programme placed 10,425 women in formal employment or self-employment opportunities through its various support activities including vocational skills development, market linkages support and business loans. Of these, 9,848 women increased their earnings as a result of programme interventions. Although the programme had adopted the criteria of a minimum increase of PKR 500 per month compared to baseline income, the average monthly increase was PKR 3,767 for 9,848 women.

Beyond the individual, the programme outcomes also contributed to an impact at the household and community level. The increased income of 9,848 women ultimately contributed to increased financial resources for the household. Furthermore, 9,722 women reported increased control over household resources. This was validated by the external evaluation, as women interviewed shared that they felt more empowered at the household level, as they earned money independently, and their participation in decision-making in the household had increased.

The engagement of women in economic activities promoted the norm of working women in their respective communities. Increased economic activity in these communities, as a result of the programme, boosted the morale of other working women. The women supported by the programme also influenced their peers to have greater control over household resources, and to be included and consulted in decision-making.

While the programme was successful in achieving the expected results, the programme's journey also brought forth some challenges. Job placement has been very reliant on external factors and market context, and in 2018, trainees from its initial cohorts faced difficulties finding sustainable job placements. The business sector in Pakistan has been drastically affected by macro-economic challenges. Additionally, the tightening of global monetary policies, increased oil prices, and reduced investor confidence during the same period, worsened the situation. The outbreak of COVID-19 at the end of 2019 and onwards in 2020, broadened the negative business growth in-country [10]. GDP growth rate of Pakistan was only 3.29% against the target 6.2% in FY 2018-19 [11] and estimated at 0.38% in FY 2019-20. These incidents shrank the job market, and made the environment challenging for new business initiatives. Our partners' strong ties and collaboration with employers and key market stakeholders, combined with effective hand-holding support to the women beneficiaries, harnessed the potential for the programme to succeed in maximising the most tangible results possible.

A high dropout rate amongst trainees, due to social stigma related to women's participation in economic activities, was another major challenge for the programme, particularly during

[10] Economic Survey of Pakistan 2018-19: available at http://www.finance.gov.pk/survey/chapters_19/Overview%20of%20the%20Economy.pdf

[11] Economic Survey of Pakistan 2019-20: available at http://www.finance.gov.pk/survey/chapter_20/Executive_Summary.pdf

the first year of implementation. However, an improved screening process and recruitment of highly motivated and willing participants during the latter two years significantly reduced the dropout rate. Furthermore, the involvement of family members in recruitment of women and creating successful role models in their respective communities, reduced this stigma to a large extent.

As part of the project, a piece of research into market linkages was conducted by CERP. The research aimed to positively impact labour force participation, earnings and the social and political empowerment of rural women - an at-risk group - in high poverty districts of Punjab province. It was conducted through the roll out of four rounds of randomised controlled trials (RCTs) in Bahawalnagar and Bahawalpur districts of Punjab province. A major component of their approach during the intervention phase of the research, was to rely on daily and weekly data updates in order to course-correct; if necessary, before, during, and after each round of stitching and sales. Each round was evaluated independently, as well as in comparison to past rounds (if applicable) to enable future adjustments. The final report of this research component is due by the end of December 2020.



Programme Evaluation

The final evaluation of the programme was conducted by the International NGO Training and Research Centre (INTRAC), an independent UK based consulting firm, with the support of a local consultant for data collection. The evaluation adopted a hybrid data collection strategy, involving primary research through in-depth interviews, focus group discussions, as well as secondary data research. Below is a summary of key findings of the evaluation.

Relevance

The programme successfully engaged beneficiaries and the training, support and loans provided, were relevant to the needs of the beneficiaries. Several factors contributed to the relevance of the programme, including its flexibility and the ability to adjust the content of trainings and geographical areas of implementation to changing contexts and lessons learnt. During the COVID-19 pandemic, cash grants were provided to reduce the impact of the pandemic and some partners offered capacity building in the use of digital and social media for product marketing, to enable continued sales during lockdowns.

Effectiveness

The achievements against targets were between 94-101% for the three outcome indicators. Feedback from the women and staff demonstrates that the project activities had a positive impact on beneficiaries' productivity and income. The women interviewed highlighted the financial literacy training as particularly effective. The dropout rates among some of the partners, however, hindered the effectiveness of the trainings. The loan facilities provided by implementing partners proved to be very useful in enhancing the scale of interventions and businesses.

Beyond the direct outcomes, the evaluation revealed evidence of wider impact. Anecdotal evidence suggests that women's participation in decision-making improved. Women interviewed stated that they felt more empowered within the household due to increased financial independence. Some also reported reduction in domestic violence. Improvement in health and education of beneficiaries and their children was also highlighted through interviews, as women chose to spend their increased earnings in those areas. Financial literacy training also helped improve efficiency in finances, household chores and management of micro-enterprises.

Efficiency

Use of local staff with relevant experience enriched the implementation. Moreover, the evaluation found that AWF (Pvt) Ltd proved to be instrumental in project management and was efficient in coordination between nine partners (six main partners and three sub-partners) with diverse backgrounds. The amount saved from the project's budget was used as a cash grant for beneficiaries during the first stage of COVID-19, adding positively to the project's efficiency.

The project's efficiency could be further strengthened in future by mitigating the dropout rates and conducting a baseline assessment of the labour market to increase the likelihood that women trained will access jobs or develop viable micro-enterprises.

Sustainability

It is widely recognised that the COVID-19 pandemic has had a significant impact, as businesses were forced to close, and markets were adversely affected. The pandemic and inflation in-country affected women's opportunities to earn an income and hold a job. Self-employed participants seem to have been less affected than those in regular employment, as they were able to adapt to the new demands of the market more easily. Some women started making masks and some started beautician services at customer doorsteps. This suggests their ability to adjust and to maintain an income in the longer-term.

Sustainability was enhanced when women worked in groups, formally or informally, as they could support each other. It was also found that micro-enterprises were more likely to contribute to sustainable and long-term income than formal employment as it enabled women to continue to meet household responsibilities, while reducing the risk of harassment and the daily stress of commuting and working in a factory.



Conclusions and Recommendations

The British Asian Trust's Women's Economic Empowerment programme in Pakistan, supported by the UK Government, was amongst the first few piloted outcome-oriented livelihood initiatives for women in the country.

Key to the programme's success was a collaborative approach to partnerships. All implementing partners had diverse backgrounds and expertise, ranging from microfinancing, market linkage development to skills development. As the delivery was complex and multifaceted, the role of the British Asian Trust and the local project management firm, AWF (Pvt) Ltd was central to ensuring coordinated implementation.

The adaptive management approach adopted by the programme played a critical role in successful delivery. Ensuring that the programme was responding to the changing context and needs, the partners revised implementation strategies, budget allocations and monitoring frameworks, based on the learning emerging from implementation. Collaboration with stakeholders i.e: chambers of commerce, financial institutions, other skills development institutions and development sector organisations; enhanced the efficiency of the programme, enabling complementary opportunities to the programme's beneficiaries.

The programme results have shown that economic empowerment of women not only improves earning at the household level but also leads to wider impact in the community, as demonstrated by the improvements in women's and their children's health and education, as well as the reported reduction in domestic violence. Moreover, economic activities by women led to a positive shift in how working women were perceived in their communities.

Learnings for the future regarding impact tracking and monitoring have also been noted. A time bound tracking of women's employment status and earning (i.e: three initial months of employment), was useful for establishing a monitoring and reporting framework across the programme. Generally, it took six months after the formal training of beneficiaries: an initial three months for handholding and placement support to beneficiaries, followed by three months of employment tracking. To further strengthen this, future programmes should extend tracking support to at least six months to reduce women dropping out of employment.

With a diverse set of implementing partners that remain committed to women's economic empowerment, the successes and learnings of this milestone programme will continue to contribute to future outcomes in the sector. Pakistan has a long way to go before successfully meeting targets in poverty reduction and gender equality, and therefore each programme effort must also contribute to the effectiveness of future endeavours. We sincerely hope that this record of the Women's Economic Empowerment programme and its recommendations will inform and be a useful contribution to future design efforts.

Stories of Change

Sahat's story

Sahat, a 49-year-old woman, lives in Khairpur (Sindh) with her ten children. Her life was extremely unsettled after the death of her husband, and things got worse when she was forced by her relative into an unhappy second marriage that added to the challenges in her life. Her second husband continually abused her verbally and physically. The brutality reached its peak when one day he cut off her left hand, disabling her for life. Feeling threatened and fearful for her life, she decided to divorce him, but did not report his abuse to the police on condition of getting custody of the children that she had had with him. To manage life for herself and her ten children, she took a loan of PKR 20,000 (£100) from Akhuwat under the Women's Economic Empowerment programme and started applique work. By improving her communication skills and developing linkages with the market, Sahat also started selling rallies (traditional applique quilts) that were made by other community women, for a profit. Her monthly earnings of around PKR 12,000 (£57), combined with her son's earnings of PKR 9,000 (£43), is helping her to manage the expenses of their family. She is a living example of bravery and reliance for other women in her community.



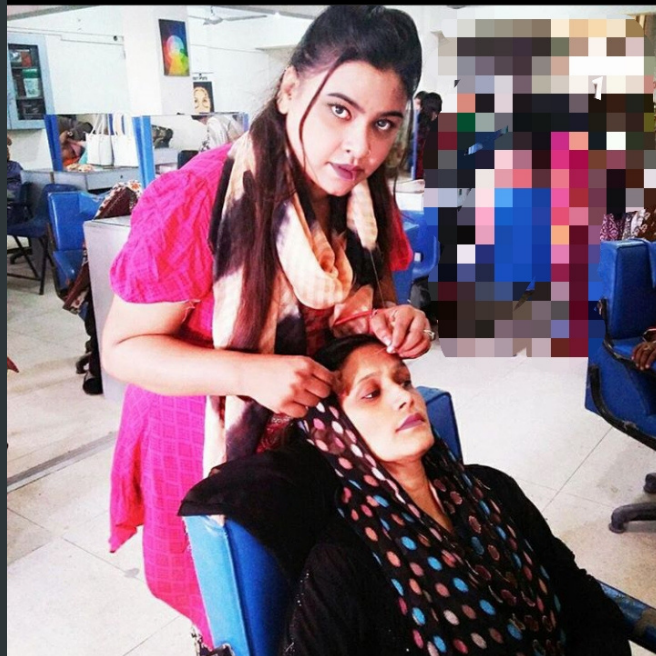
In a fit of anger, her ex-husband cut off her left hand, disabling her for life. She decided to leave him and manage life for herself and her ten children.



Stories of Change

Zainab's story

Zainab, is a very passionate young woman in her early twenties. She has always been fond of makeovers and started watching YouTube and beauty videos to learn different makeup techniques. Upon hearing about the Memon Industrial & Technical Institute's (MITI) beautician course, under the Women's Economic Empowerment programme, she convinced her family members to allow her to enroll in order to learn professional makeup skills. These newly acquired skills helped her earn a good amount of money at a very young age. Along with her studies, she now works at a beauty parlor earning PKR 18,000 per month. Her work and professional attitude is appreciated by her customers. Alongside the parlor job, she also provides services to private clients and earns an additional PKR 7,000 to 8,000 per month. Zainab works hard to improve her skills day by day. She now also does professional makeup for models and usually attends three photo shoots a month which earns her PKR 8,000 each time. In total, she is earning an average monthly income of PKR 50,000 (£237). Zainab has great potential to excel in the fashion industry as a professional makeup artist and is also determined to start her own salon after completing her studies.



These newly acquired skills helped her earn a good amount of money at a very young age. Along with her studies, she now works at a beauty parlor.



Stories of Change

Zakia's story

She had a very happy married life with her husband but his sudden illness and later his death impacted her life severely. She enrolled herself in enterprise development and now is in a position to support her daughter and herself with dignity.

Stories of Change

Palwasha's story



Palwasha, a young woman from Karachi, received training from INJAZ Pakistan under the Women's Economic Empowerment programme. This training inspired Palwasha to start her own enterprise. As she was a good cook, she decided to develop a food delivery enterprise with only the capital of PKR 3,000 in her personal savings. Her first order of eight lunch boxes was delivered to Aman Foundation employees and her skills were very well appreciated. Her initially small-scale business soon gained momentum and she started receiving more orders on a daily basis. With increasing numbers of delivery orders and the signing of a food delivery vendor contract with offices, she hired one

assistant as the first employee of her enterprise. During the last two years, she has not only been able to sustain her business, but also created employment opportunities for four women as well. She states that "Cooking is one of the basic skills for women and if I can utilise my skill to earn, then other women can also do the same with little savings and management skills."

During the last two years, she has not only been able to sustain her business, but also created employment opportunities for four other women as well.



Stories of Change

Farhana's story

Farhana was living a good life with her children and her husband, who is a rickshaw driver. Their situation changed for the worse when her husband was diagnosed with diabetes and the expenses for her disabled daughter started increasing. She therefore decided to support her husband to manage the family's expenses. Since she was young, she had watched her mother stitch clothes and manage household expenses. She heard about Aman Tech's skills learning programme and decided to join. It was not an easy decision as she faced negative comments from relatives, but her husband encouraged her to sign up. She was lucky that Aman was providing a free transportation facility that saved a lot of travelling time, as she had other responsibilities to take care of at home. After completing her training, Farhana secured an internship at Mehran Enterprises, a garment factory in Karachi. Due to her hard work and dedication during her internship, she was promoted to sewing machine operator on a monthly salary of PKR 16,000. She states "It was a difficult journey, but worth the effort. My income helps secure a better future for my children. My children are young, so I plan to save for their future as well. I want them to be successful in life." Farhana is proof that with effort and dedication, women can not only support themselves but also set an example for other women who face cultural stereotypes.



It was a difficult journey, but worth the effort. My income helps secure a better future for my children. My children are young, so I plan to save for their future as well. I want them to be successful in life.



Stories of Change

Gul Bano's story

Gul Bano, a 24-year-old slum resident, lost her mother at birth. Faced with the stigma of being the cause of her mother's death, her father sent her to her maternal grandmother, where she was treated poorly and was often denied meals. Finally, she left her grandmother's home in 2015. At the time, a kind neighbour gave her shelter in a partly-built room, but it was very shabby and insecure without any windows or door, or protection from stray dogs. Having no one to support her, Gul Bano usually only ate once a day. Feeling emotionally and financially rejected, she attempted suicide twice. Due to her circumstances and extreme isolation, she also suffered from mental distress. The clinical and rehabilitation support provided by Basic Needs Pakistan changed her life. She received treatment from the BNPAK community worker along with regular supervision and counselling. She was also enrolled in jewellery making training. After the course, she began to earn an income of PKR 1500 to 2500 per week. Her economic independence gave her confidence, and she was finally able to look forward to a happy life. In June 2020, Gul Bano married by her own choice.



Feeling emotionally and financially rejected, she attempted suicide twice. Her economic independence gave her confidence, and she was finally able to look forward to a happy life.



Acronyms

AWF (Pvt) Ltd	Assessment with Facilitation Private Limited
BISP	Benazir Income Support Programme
BNPAK	Basic Needs Pakistan
CEDAW	Convention on the Elimination of all Forms of Discrimination Against Women
CERP	Centre for Economic Research in Pakistan
FCDO	Foreign, Commonwealth & Development Office
GDP	Gross Domestic Product
ILO	International Labour Organization
INTRAC	International NGO Training and Research Centre
KCF	Kaarvan Crafts Foundation
MITI	Memon Industrial & Technical Institute
OECD	Organisation for Economic Co-operation and Development
PWC	PricewaterhouseCoopers
SDG	Sustainable Development Goal
WEE	Women's Economic Empowerment
UN	United Nations



Akhuwat is derived from the word Muwakhaat, meaning 'solidarity' - a paradigm of justice and compassion. It is a not-for-profit organisation established in 2001 with the objective of providing interest-free microfinance to impoverished and underprivileged members of society to enhance their standards of living and enable them to improve their livelihoods. Drawing on the principles of social justice and brotherhood, Akhuwat strives to alleviate poverty by creating a system based on mutual support in society. Akhuwat has adopted microfinance as its operational strategy with the loans being offered in accordance with the Islamic finance doctrine of interest-free loans.

Akhuwat provided interest free business loans to 6,660 women beneficiaries under the WEE programme.



Aman Foundation has operated in Karachi since 2008. Since inception it has touched the lives of more than 3.5 million beneficiaries by incubating, optimising and scaling social impact initiatives within healthcare and education. Recognising the lack of access to quality technical education and formal training in Pakistan, Aman Foundation incubated AIVT under Section 42 of the Companies Act of 2017. AIVT is a state-of-the-art training institute, which provides quality vocational education to the youth of Pakistan in order to enable them to become valuable contributors to their families and society.

Aman Foundation provided vocational skills training to 1,762 women beneficiaries and supported their job placement through three sub-grantees, Aman Tech, Charter for Compassion and Memon Industrial & Technical Institute, under the WEE programme.



AWF (Assessment with Facilitation) Private Limited is a consulting firm registered with the Securities and Exchange Commission of Pakistan (SECP). "AWF" is an Arabic term meaning fragrance and guest. The name AWF comes from one of the most respected companions of the Holy Prophet (MPBH), Hazrat Abd al-Rahman ibn 'Awf (RAH), who pioneered supply value chains in business management underpinning the principles of equity, inclusion, and diversity in the state of Medina and is considered as one of the most successful businessmen that Muslim Ummah has ever known. AWF drives to identify scalable opportunities while aiming

for high-quality solutions for its clients in particular, and society at large. The organisation aims at developing long-lasting partnerships and mutual learning. It also supports adaptation and remodelling of interventions and strategies where needed, while ensuring compliance with the organisation's mission and vision. AWF aspires for identification of quality-oriented cost- effective solutions for its partners and clients.

AWF (Pvt.) Ltd. provided project management services to the WEE programme in Pakistan.



Basic Needs Pakistan (BNPAK) is a non-profit, non-governmental organisation working in Pakistan since 2011. BNPAK was registered with the Security Exchange Commission of Pakistan (SECP) on 26 September 2014 under section 42 of Company ordinance 1984. The BNPAK program was launched with the aim to implement and adapt the five-step model of Basic Needs International for mental health and development i.e: capacity building, community mental health, livelihoods, research and advocacy and collaboration in Pakistan.

BNPAK provided vocational skills training and enterprise development support to 1,119 women beneficiaries of the WEE programme.



The Centre for Economic Research in Pakistan, or CERP, is a leading independent non-partisan policy institution focused on improving decision-making in Pakistan through rigorous quantitative research, engaging with policy counterparts with real policy challenges and designing and advising on high impact reforms based on data. CERP deploys cutting edge pedagogy tailored for Pakistan and provides data insights to the private sector on the product and process design. CERP's mission is to improve decision-making in Pakistan through evidence-based research, survey, analytics, executive education and advisory services.

CERP was an implementing partner of the WEE programme for research on market linkages and applied a randomised control trial methodology on 661 women beneficiaries.



INJAZ Pakistan, a social impact organisation, is a proud member of Junior Achievement Worldwide, one of the largest youth serving nonprofit organisations in the world, operating for the past 100 years, creating pathways for empowering youth in more than 120 countries across the globe. INJAZ Pakistan has been working with youth, specially women of varying ages and demographics, providing hands-on, experiential learning specifically in the areas of work-readiness, entrepreneurship and financial literacy since its inception in April 2012.

INJAZ Pakistan trained 1,532 young women and supported them for job placement or enterprise development under the WEE programme.



Kaarvan Crafts Foundation was established in 2004 and is incorporated as a not-for-profit company registered under Section 32 and licensed under Section 42 of Companies Ordinance, 1984 (Companies Act, 2017) in Pakistan. Kaarvan provides life skills to Pakistani rural women in order to build their confidence to participate in local decision-making and carving connections with relevant urban markets. With an integrated holistic developmental approach that caters to both human dignity and individual integrity, Kaarvan is working towards implementing Sustainable Development Goal 5 & 8 and creating a collective movement for a culture of peace from a gender perspective, enhancing relational capacities through skills development – skills pertaining not only to the profession but also communication, critical thinking and conflict transformation.

Kaarvan Crafts Foundation facilitated 1,650 skilled women beneficiaries for development of market linkages under the WEE programme.



British Asian
Trust