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REPORT ON EVALUATION OF THE ACCESS TO CONTEMPORARY MARKETS FOR HOMEBOUND WOMEN EMBROIDERERS PROJECT

APRIL 2008

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DISCLAIMER

The author's views expressed in this publication do not necessarily reflect the views of the United States Agency for International Development or the United States Government.

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PROJECT SUMMARY

Project Name	From Behind the Veil: Access to Contemporary Markets for Homebound Women Embroiderers in Pakistan
Life of the Project (LOP)	November 2004 – November 2007
Project Location	Quetta, Balochistan; Thatta, Hyderabad & Karachi, Sindh; and Multan, Punjab
Implementing Partners	Recipient: Mennonite Economic Development Association (MEDA) Sub-Awardee: Enterprise and Career and Development Institute (ECDI)
Activity Number	REE-A-00-04-00053-00
Type of contract:	Cooperative Agreement
Budget	USAID Share: US\$ 506,362 MEDA Share: US\$ 127,033 Total: US\$ 633,395

FIGURE 1: MAP OF PAKISTAN SHOWING PROJECT AREAS (*)



ACRONYMS

ANE Bureau	Asia Near-East Bureau
BDS	Business Development Services
BH	Buying House
CIDA	Canadian International Development Agency
CSA	Community Sales Agent
DE	Designers
ECDI	Enterprise and Career Development Institute
EGAT/PR/MD	USAID Bureau Economic Growth, Agriculture, and Trade Office of Poverty Reduction/Micro-Enterprise Development Team
FS	Financial Services
GEMINI	Growth and Equity through Microenterprise Investments
HIV	Human Immunodeficiency Virus
IDPs	Internally Displaced Person
IGP	Implementation Grant Program
IS	Input Suppliers
JOBS	Job Opportunities and Business Support
LSA	Local Sales Agent
M&E	Monitoring & Evaluation Officer
MBP	Micro-enterprise Best Practices
MC	Marketing Coordinator
MD	Microenterprise Development Team
ME	Microenterprise
MEDA	Mennonite Economic Development Association
MIP	Microenterprise Innovation Project
MSE	Micro and Small Enterprises
MSME	Micro, Small and Medium Enterprises
NAPT	North American Project Team
NGOs	Non-Governmental Organizations
PC	Project Coordinator
PPM	Pakistan Project Manager
PVOs	Private Voluntary Organizations
RE	Rural Embroiderer
RF	Rural Facilitator
SA	Sales Agent
SEEP	Small Enterprise Education Promotion
SMEDA	Small and Medium Enterprise Development Agency
STC	Short-term Consultants
TD	Tracer Designer
UAI	Usage, Attitude, Image market assessment tool
UF	Urban Facilitator
UGM	Urban Garment Maker
USAID	United States Agency for International Development

EXECUTIVE SUMMARY

The CIA World Factbook reports that 24% of Pakistan’s population lived below the country’s established poverty line in fiscal year 2005/2006.¹ The World Bank adds that 35.9% of rural Pakistanis belong to that portion of the population under the poverty line.² Women, in particular, make up a large share of Pakistan’s rural poor. The UN reported that the adult economic activity rates for men and women in Pakistan in 2006 were 83 and 33, respectively, and that the percentage of women in Pakistan in the adult labor force was 27%.³



A USAID-funded market study in Pakistan determined that while there are high value markets for embroidery which poor, homebound, rural women were capable of creating, these women were not reaching the markets. Monopolistic buying channels, lack of information on market demand for patterns, male control over purchasing inputs, few female sales agents, and lack of garment makers’ access to lucrative customer bases curtailed these talented women’s salaries.

In 2004, MEDA and ECDI stepped in to fix these problems through their “Behind the Veil” project that trained women sales agents to provide the market linkages the embroiderers needed to raise their incomes and their social status. From 2004 to 2007, Behind the Veil worked in Multan in Punjab Province; Quetta in Balochistan Province; and Karachi, Hyderabad, and Thatta in Sindh Province to help disadvantaged women engage in productive economic and social activity.

What did the project accomplish?

As summarized in the table, Behind the Veil raised the incomes of more than 9,700 women rural embroiderers and sales agents. The project brought significant social changes to beneficiaries’ lives. Women are more mobile, they are better respected at home, and they are improving the well being of their families through decision making, purchasing household products, and sending their children to school.

<i>Summary Measures at Project Completion</i>		
<i>Measure</i>	<i>Value</i>	
<i>Benefit cost ratio</i>	4.8	
<i>Number of direct beneficiaries</i>	9,783	
<i>Average annual benefit/beneficiary</i>	\$81	Embroiderers
	\$2,745	Sales agents
<i>Benefit as % of average annual income</i>	5%	Embroiderers
	174%	Sales agents

Behind the Veil created a self-sustaining system of market linkages through directly involving beneficiaries as agents of change, planning for sustainability before the project even began, and adapting to environmental challenges and opportunities.

The key conclusions and recommendations resulting from this evaluation are as follows:

¹ CIA World Factbook 2008

² As reported by the Rural Poverty Portal <http://www.ruralpovertyportal.org/english/regions/asia/pak/index.htm>

³ UN Statistics Division <http://unstats.un.org/unsd/demographic/products/indwm/tab5a.htm>

CONCLUSIONS

Relevance: The project was highly focused on the needs of its beneficiaries and took them into account at every step.

Effectiveness: Behind the Veil accomplished its objectives and goal, and exceeded most of its targets.

Impact: The project has produced quantifiable monetary benefits for 9,800 rural Pakistani women. Based upon available data and assumptions about the level of pre-project income, we conclude that MEDA has contributed to increasing the income of all of its targeted beneficiaries, especially the women sales agents.

Efficiency: The project generated benefits in excess of costs (4.8 times costs).

Sustainability: As long as demand for the rural embroiderers' (REs) work is sustained (no guarantees in the free market) and there are no unforeseen supply line disruptions, beneficiaries should continue to enjoy what the project has established for them and modify it to suit their own ambitions and capacities.

Replication: The Behind the Veil model is replicable and could be replicated both in Pakistan and in other countries, within and without the embroidery sector. It is already being replicated with funding from the Canadian International Development Agency (CIDA).

Gender: Women were the targeted beneficiaries of Behind the Veil and they have realized significant monetary and social benefits from their participation in the model (see Effectiveness and Impact). The project has primarily benefited women by increasing their incomes, mobility, skills, self-confidence, and family respect.

Reporting: Reporting has been timely, useful, and informative.

Outreach and Communications: The project's communications have been adequate and probably appropriate, considering the beneficiaries' situations. Media interactions were minimal in order to protect the privacy of beneficiaries, but the project exhibited its products both nationally and internationally, a form of publicity.

Coordination: The project coordinated effectively internally, with USAID, and with the Government of Pakistan. It did not interact significantly with other projects or NGOs.

RECOMMENDATIONS

- ❖ The value chain approach, especially in addressing the needs of poor women, has great potential to empower women. Future projects should follow the Behind the Veil model of including beneficiaries in project design and implementation, and conducting thorough market research prior to project design. Doing so increases the relevance of a project to the needs of its intended beneficiaries.
 - ❖ Following Behind the Veil's successful example, future projects should create a sustainability plan at the very beginning and follow it closely throughout the life of the project, making modifications based upon the findings of project monitoring.
 - ❖ Gender-focused projects should develop a design that works directly for women and shows a solid understanding of their needs. USAID should consider using demonstrated knowledge of women's needs amongst the target population as a key criterion in proposal evaluation.
-

SUMMARY EVALUATION REPORT⁴

INTRODUCTION

Studies show that Pakistani women are economically and socially disadvantaged compared to Pakistani men, thereby depressing their ability to pursue income-generating activities. The CIA World Factbook reports that 24% of Pakistan's population lived below the country's established poverty line in fiscal year 2005/2006.⁵ The World Bank adds that 35.9% of rural Pakistanis belong to that portion of the population under the poverty line.⁶ Women, in particular, make up a large share of the poor in Pakistan. Though it is difficult to measure exactly what percentage of Pakistan's poor are women, several indicators suggest that poor female to male primary and secondary enrollment rates, literacy rates, and employment rates contribute to the gender inequality of the distribution of wealth. The World Bank's Millennium Development Goals Portal indicates that in 2005, the ratio of girls to boys in primary and secondary education was 75.4, the ratio of young literate females to males (ages 15-24) was 69.4 in 2005, and the share of women employed in the non-agricultural sector was 8.6%.⁷ Finally, the UN reported that the adult economic activity rates for men and women in Pakistan in 2006 were 83 and 33, respectively, and that the percentage of women in Pakistan in the adult labor force was 27%.⁸

Against this backdrop, in July 2003, USAID issued a Request for Applications (RFA) for the Microenterprise Implementation Grant Program—Business Development Services (BDS), focusing on BDS market development, defined as, “the creation of well-functioning BDS markets as the best means of providing micro-, small and medium enterprises (MSMEs) with a wide array of useful, affordable and high-quality services with which to grow or stabilize their businesses.” In response, the Mennonite Economic Development Association (MEDA) and the Enterprise and Career Development Institute (ECDI) submitted a competitive proposal to provide market access to homebound women embroiderers in Pakistan.⁹

Development Problem

MEDA and ECDI had conducted a USAID-funded market assessment in Pakistan, which found a demand for high-end embroidered garments both in Pakistan and in neighboring countries, such as Dubai. At the same time, rural women were creating quality embroidery that could be sold at premium prices, but were receiving little income from their work for the following reasons:¹⁰

- a) Monopolistic buying channels: the buyers set the price at whatever they wished, and sometimes did not pay the women for months.
- b) Male family members conduct most transactions, which meant that information on market demand for particular styles, patterns, and high quality inputs never reached the embroiderers, thereby cutting them out of more lucrative markets.

⁴ The full evaluation report is included as Annex 1.

⁵ CIA World Factbook 2008

⁶ As reported by the Rural Poverty Portal <http://www.ruralpovertyportal.org/english/regions/asia/pak/index.htm>

⁷ <http://devdata.worldbank.org/idg/idgprofile.asp?ccode=pak&cname=pakistan&selectedcountry=pak>

⁸ UN Statistics Division <http://unstats.un.org/unsd/demographic/products/indwm/tab5a.htm>

⁹ MEDA: “FROM BEHIND THE VEIL: Access to Contemporary Markets for Homebound Women Embroiderers in Pakistan,” IGP Narrative File.

¹⁰ Ibid.

- c) There were few female sales agents dealing directly with women embroiderers, and women who would potentially be interested in playing this role did not have the contacts needed to establish commercial relationships.
- d) Garment makers were not reaching retailers, exporters, and exhibitions.

USAID's Intervention in Response

MEDA/ECDI developed a program to respond to the market limitations driving down the incomes of the rural women embroiderers, with the purpose of reducing “the poverty of poor homebound women embroiderers in three conservative areas of rural Pakistan by helping them access higher value markets in the embroidered garment subsector.” To do so, MEDA/ECDI proposed establishing three BDS markets:¹¹

1. **Embedded service package** to homebound rural embroiderers consisting of market access, product development, and input supply;
2. **Market access services** for urban garment makers to high value retailers, exhibitions, and exporters;
3. **Product development and design services** to mobile women sales agents, garment makers, retailers, and exporters.

MEDA/ECDI's model involved training women sales agents to provide the embedded service package to the rural embroiderers and the market access services to urban micro garment makers, making them the agents of change.¹²

The program, which was popularly called “Behind the Veil,” proposed work in five areas and three provinces: Multan in Punjab Province; Quetta in Balochistan Province; and Karachi, Hyderabad, and Thatta in Sindh Province.

USAID funded the MEDA/ECDI program, formally called Access to Contemporary Markets for Homebound Women Embroiderers, in 2004.

Purpose of the Evaluation

In 2007, USAID/Pakistan asked the Pakistan Economic Growth Evaluation and Design (PEGED) Project to evaluate all eight of the projects that comprised the Economic Growth (EG) portfolio. Because projects were at different stages, some evaluations were final and some were mid-term. The evaluation exercise had several purposes including:

- Identifying opportunities for improving performance of ongoing projects,
- Extracting lessons learned that can help USAID and the contractor improve performance of future interventions, and
- Providing input to the design of the new EG portfolio.

The Behind the Veil project closed in 2007, and PEGED therefore conducted a final evaluation focused on lessons learned for future projects.

USAID asked that the evaluation address 14 specific questions, each with a number of sub-questions. These include six questions on overarching issues, four on cross-cutting issues, and four project specific questions, which are included in Annex 2.

¹¹ MEDA: “FROM BEHIND THE VEIL: Access to Contemporary Markets for Homebound Women Embroiderers in Pakistan,” IGP Narrative File, pp. 1-3.

¹² Ibid.

Evaluation Methodology

The PEGED evaluation took place from September 25, 2007 through February 2008, with fieldwork conducted from September through November. The evaluation team used a comprehensive, mixed-methods evaluation design that was consistent (though not identical) across all eight EG evaluations.¹³ The design started with a Getting to Answers (GTA) matrix, a planning tool that helps one to determine for each evaluation question the data needed to answer it, possible sources of the data, method for data collection, and analysis techniques. The Behind the Veil GTA is included in Annex 2. The evaluation relied on document review; interviews with project staff, beneficiaries, and USAID; field visits to Karachi and Thatta; and compilation and analysis of project-provided quantitative data for our evaluation.

The evaluation team was asked not to travel to most project sites (Thatta and Karachi being the exceptions), which meant that we had to rely heavily on project reports for our data. Limitations therefore include: (a) not all of the information we would have liked was available; and (b) we did not have control over the collection methods or quality of the data contained in those reports.

In addition, the evaluation team could not obtain complete financial statements for the project from either the implementer or USAID¹⁴, and while project reporting improved during the project, it was not of consistent quality. The evaluation therefore employed a conservative approach in dealing with the benefits data. For the ten months for which we did not have data, we considered benefits to be zero rather than interpolating data to fill the gaps. The greatest deficiency in the benefit calculation was the absence of baseline data on incomes, and we therefore relied on anecdotal information reported by the project.

FINDINGS AND CONCLUSIONS

Relevance

How well was the project focused on the needs of the beneficiaries?

The project focused intently on the needs of its beneficiaries and took them into account at every step. The project design was based upon rural women embroiderers' needs to access high quality markets for their products and receive a reasonable price, which MEDA/ECDI identified through a market assessment conducted prior to writing a response to the RFA that initiated funding for this project. The project design addressed those needs through the following:

Beneficiaries' Needs	Project Design
Access to market information	Train women sales agents (SAs) to provide embedded services package to embroiderers
Reduction of monopolistic buying practices	Train SAs to provide market access services to urban garment makers
Access to high-end and export markets	Provide information on design services to SAs, garment makers, retailers, and exporters

The project also adjusted its model to address the realities of the environments in which the women live. For example, it found that SAs could not reach or communicate directly with homebound women in certain communities. To address this issue, Behind the Veil created two tiers of sales agents: local SAs

¹³ See MSI's Evaluation Methodology Report, September 2007.

¹⁴ We requested financial statements from MEDA and received two. We also repeatedly requested the records from USAID Washington and have not received a response.

with home boutiques based in urban areas and community SAs based in rural areas and working directly with the embroiderers.¹⁵

Effectiveness

Has the project accomplished its objectives?

Behind the Veil accomplished its objectives and goal, and exceeded most of its targets, with the exception of increased revenues for garment makers and designers. It increased the dollar value of SAs' annual sales, linked 9,295 rural embroiderers (REs) with SAs, and increased the annual revenues of its REs.

The project has also increased the quality of embroidery produced by homebound rural women and empowered them to become real businesswomen who design based on market demand. It has enabled some of these women to become sales agents and trained many more women sales agents to serve as the link between homebound embroiderers and high value markets. It has increased the income and confidence of these sales agents and given women a higher status within their households and in the market place. The project has given women multiple outlets for selling their wares and a collective bargaining vehicle through "joint ventures" to combat monopolistic buying practices.

The project was not so successful with the micro garment makers and designers it targeted, indicating the model was not right for them. MEDA/ECDI explain in their last Semi-Annual Report that they designed the program based upon the assumption that the garment makers produced at a similar level of quality and skill as the REs and therefore, MEDA/ECDI expected products from both groups to sell in the same markets. However, they discovered that the garment makers did not have the skill level assumed and therefore they were confined to lower value markets.¹⁶

MEDA/ECDI had intended to work with formal designers, who generally have higher incomes, but found they were not a good fit for the SAs. Therefore, Behind the Veil turned to tracer designers, who command a lower price. The project also reported that some of the SAs began developing their own designs.

Marketing Strategies

Behind the Veil used exhibitions, both overseas and in Pakistan, to market the work of its REs. The quality of the work is a marketing tool in and of itself, and both wholesalers/retailers and SAs agreed that the quality of the embroidered products improved during the project.

A further indicator of the project's marketing success is the fact that a home-based boutique owner in Karachi reduces the price of MEDA-supported products sold overseas because she more than compensates for it through the volume of products she sells.¹⁷

Impact

The project has produced quantifiable monetary benefits for 9,800 rural Pakistani women. Based upon available data and assumptions about the level of pre-project income, we conclude that MEDA has contributed to increasing the income of all of its targeted beneficiaries, especially the women sales agents.

Table 3 summarizes current project benefits where benefits are the difference between pre-project and post-project income. The benefit measures assume that rural embroiderers and sales agents would have earned Rs. 360 per month without the project. Consistent with the information presented in Effectiveness,

¹⁵ Interviews with ECDI staff, ECDI presentation on the project, project documents

¹⁶ MEDA Semi-Annual Report (January 1 to June 30, 2007), p. 6.

¹⁷ Interview with home-based boutique owner in Karachi.

the sales agents have realized the most growth in their monthly incomes, whereas urban garment makers and designers have benefited the least in monetary terms.

TABLE 1: CURRENT PROJECT BENEFITS

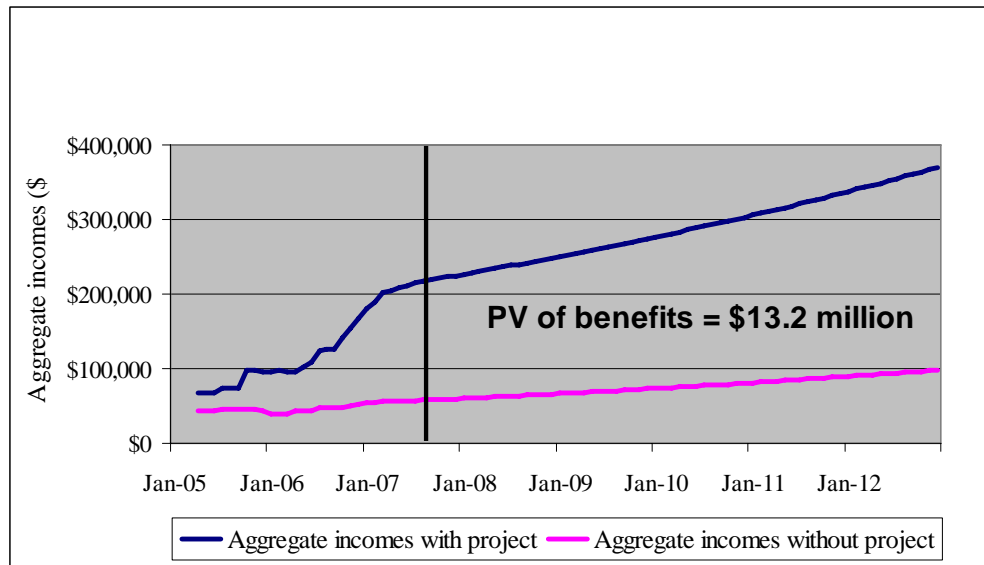
Beneficiary	Number	Benefits		
		Total nominal benefits (\$ thousands)	Average annual per beneficiary (\$) ^a	As percent of average annual household income ^e
Rural embroiderers	9,330	\$1,930	\$81 ^b	5.2%
Rural embroiderers	6,150	\$1,930	\$167 ^c	10.5%
Sales agents	174	\$969	\$2,745 ^c	174.0%
Urban garment makers	200	\$60	n.a. ^d	--
Designers	40	\$47	n.a. ^d	--
Totals	9,783	\$3,006		

a. Calculated by dividing benefits by participant year, not the number of current beneficiaries.
b. Reflects average income over all embroiderers.
c. Reflects average income in a month that an embroiderer or sales agent is active.
d. Data are not adequate to calculate average annual benefits.
e. Based on \$1,584 average annual household income in rural areas from 2005-05 Household Integrated Economic Survey (HIES).

Note: The \$229 implied average monthly income for sales agents is somewhat misleading because some very high sales agent profits (the maximum is \$3,047 per month) skew the distribution. The median of \$178 per month better represents benefits for a typical sales agent.

The project ended in December, 2007. But sales agents and rural embroiderers are not likely to stop making and marketing embroidery without the project. To account more fully for project benefits the evaluation also considered the benefits likely to accrue in the next five years – through 2012. Assuming an annual growth rate of 10%, Figure 7 illustrates the calculation of potential future benefits for SAs and REs. The present value of the area between the two lines represents the benefit of the project in terms of increased beneficiary incomes.

FIGURE 2: TOTAL PROJECT BENEFITS (NOMINAL \$, 10% ANNUAL GROWTH)



The project has also brought significant social changes to beneficiaries' lives. Women are more mobile, they are better respected at home, and they are improving the well being of their families through decision making, purchasing household products and sending their children to school.

Efficiency

The project has been efficient based upon available data. It generated benefits in excess of costs (4.8 times costs). MEDA operated on a small budget using predominantly local labor, thereby minimizing its costs, while it maximized benefits through building local capacity and skills.

Sustainability

MEDA/ECDI created a self-sustaining BDS market with a little facilitation and capacity building. They designed an exit strategy from the beginning and followed it successfully. Beneficiaries have embraced the model and are discovering the importance of their roles and mobility within it. By training SAs to provide the market linkages needed to bring demand information to REs and REs' embroidery to the market, MEDA/ECDI can step back and let their BDS markets run.

As long as demand for the REs' work is sustained (no guarantees in the free market) and there are no unforeseen supply line disruptions, beneficiaries should continue to enjoy what the project has established for them and modify it to suit their own ambitions and capacities. MEDA/ECDI even transferred their own facilitation role to six Buying Houses (BHs), which provide quality control, marketing, and generally link large numbers of REs with customers. Entrepreneurs' investments established the BHs, and some of the project-supported SAs have established their own BHs.

It is still an open question of whether REs' higher incomes will remain protected from monopolistic practices, but given that they have multiple buyers, some collective bargaining power through forming joint ventures, and ongoing monitoring from ECDI, chances are high that they will be protected.

Replication

The Behind the Veil model could be replicated both in Pakistan and in other countries, within and without the embroidery sector. MEDA/ECDI are already replicating the model in other sectors in the four provinces of Pakistan with funding from the Canadian International Development Agency, and MEDA had conducted a similar project in Afghanistan prior to Behind the Veil.

The essential ingredients needed for replicating the Behind the Veil model include:¹⁸

- Market research-based program design;
- Commitment to reaching marginalized populations through sustainable market systems;
- Skills to conduct training and capacity building for pro-poor value chain development and to manage such a complex program.
- Funding that matches the scale of the market.
- Market economy with sufficient supply and demand signals and demand for a product or service that the targeted beneficiaries can make and deliver.

Gender

Women were the targeted beneficiaries of Behind the Veil and, as discussed in effectiveness and impact, they have realized significant monetary and social benefits from their participation in the model. The project has primarily benefited women by increasing their incomes, mobility, skills, self-confidence, and family respect. Their incomes grew and they discovered capabilities and skills they did not know they had. The project's extensive preparations in the design phase and monitoring throughout ensured that it appropriately targeted and benefited women.¹⁹

Former embroiderers became sales agents and traveled, some for the first time, outside of their own villages to places like Karachi. Some women opened boutiques, shops, and buying houses. They learned to work with other business people and with each other. MEDA/ECDI observed that CSAs and LSAs became "women's advocates, community mobilizers, and social entrepreneurs."²⁰

Through training sessions, work groups, participation in exhibitions, joint ventures, and AWESOME, women have found more freedom to meet in groups.

Other Issues

Project Reporting

Reporting has been timely, useful, and informative. MEDA/ECDI produced a series of semi-annual progress reports that were submitted in a timely manner, always 6 weeks after the close of a 6-month period. Quarterly reports were also submitted, and USAID/Pakistan was pleased with the reporting. Not all of the quantitative data was collected at the outset, however. Income data collected at the beginning was limited, but expanded over time.

Communications/Media Coverage

The project's communications have been adequate and probably appropriate, considering its beneficiaries' situations. Media interactions were minimal in order to protect the privacy of beneficiaries, but the project exhibited its products both nationally and internationally, a form of publicity. The

¹⁸ SEEP Case Study #6, pp. 54-55.

¹⁹ See Relevance.

²⁰ MEDA Impact Analysis, p. 5.

implementers also participated in networks such as the SEEP Network and published articles about their work.

Coordination

The project coordinated effectively internally, with USAID, and with the Government of Pakistan. It did not interact significantly with other projects.

RECOMMENDATIONS

The following recommendations identify Behind the Veil's success factors and suggest their application to future projects.

Relevance

The value chain approach, especially in addressing the needs of poor women, has great potential and can and should be replicated, by USAID/Pakistan and its partners. However, experience shows that not all value chain projects create a stable market that survives the project's end. As the Behind the Veil project shows, projects can be made most relevant to beneficiaries by including them in project design and implementation, and by conducting thorough market research prior to project design. Future projects that focus on individual (rather than systemic) benefits should adopt this model.

Effectiveness

Projects designed by USAID/Pakistan and its partners can at the design stage identify possible weaknesses or issues that can arise in the future, and ensure their mitigation. In similar value chain models for poor women, steps should be taken, such as the establishment of producers' cooperatives, so that the possibility of monopolistic pricing by buyers is diminished.

Impact

At the design stage, USAID/Pakistan and its partners should ensure that the value chain process for the particular product being considered is workable, tried and tested, so that project impact is maximized. The preparation and dissemination of case studies through the life of the project would be effective in showing impact.

Efficiency

Future projects of a similar nature should maximize cost benefit ratios by using local labor and building local capacity to conduct the project's activities. The indicators for ensuring that cost benefit analysis takes place prior to and during the project's implementation should be identified in the project design, and their collection and analysis should be a part of the contractual agreement with the implementers.

Sustainability

Future projects should create a sustainability plan at the very beginning and follow it closely throughout the life of the project, making modifications based upon experience. The project design team must consider issues of eventual sustainability of the project, and make the needed adjustments/interventions a part of the indicators to be monitored through the life of project.

Project designers and implementers should consider providing microfinance facilities to assist women at the sales agent and buying house level to respond to more orders, participate in more exhibitions, and increase sales by accessing loans for equipment, input supplies, and travel, thus enhancing sustainability.

Gender

Gender-focused projects should develop a design that works directly for women and shows a solid understanding of their needs. USAID should consider using demonstrated knowledge of women's needs amongst the target population as a key criterion in proposal evaluation.

Outreach and Communications

In projects where there is sensitivity about photographs and other media coverage, the project implementers can use other forums, such as the SEEP Network, to publicize results. Efforts should be made, by USAID and the implementers, to present project results at different forums, and generate discussion and interest in development groups. In future, similar projects, funding should be adequate to ensure that the basic requirements are met.

Coordination

The project implementers, using USAID/Pakistan assistance when needed, should coordinate fully with civil society, donors and the government, and keep them informed through meetings and newsletters, thus enhancing a common understanding and ownership of best practices.

LESSONS LEARNED

- Projects can benefit by precisely defining what economic and social empowerment of women entails, and developing indicators to track progress.
 - Research and market assessments help to design value chain development.
 - Beneficiary involvement is critical for successful project design and implementation, particularly for micro-level projects.
 - Development of women's associations in the value chain process can protect women from monopolistic buying practices.
 - Using predominantly local labor reduces project costs and maximizes benefits by building local capacity.
-

NEXT STEPS

This evaluation produced a number of specific recommendations for enhancing future projects. The evaluation will be useful only if USAID and its project partners learn from the recommendations and implement them. This chapter sets forth procedures for evaluating the recommendations and deciding how to use them to best advantage. A possible course of action for methodically processing the evaluation results is:

Activity	Timeframe	Responsible person/office
Assign a person to review the recommendations of all eight evaluations and separate the recommendations into: (1) those that need to be handled internally within USAID, (2) those that need to be handled internally within EG, and (3) those that are project specific.	Immediately	USAID EG
Recommendations internal to USAID		
Convene a meeting within USAID to review the recommendations that need to be handled internally within USAID. Use the meeting to: <ul style="list-style-type: none"> • Decide which recommendations to address and which to ignore. • Discuss how to address the recommendations deemed important. • Identify an individual or office responsible for implementing each recommendation. • Establish a timeframe for implementation. • Determine a process for tracking progress on implementation of each recommendation. 	Third priority after initial meeting	USAID
Reconvene every six months (in whatever groups are appropriate) to review progress on implementation.	Six month intervals	USAID
Recommendations specific to EG		
Convene a meeting within EG to review the recommendations that need to be handled within EG. Follow the procedures outlines above.	Second priority after initial meeting	EG
Reconvene every six months (in whatever groups are appropriate) to review progress on implementation.	Six month intervals	EG

ANNEX 1:

**FULL DRAFT EVALUATION REPORT
ON THE
ACCESS TO CONTEMPORARY MARKETS FOR HOMEBOUND WOMEN EMBROIDERERS PROJECT**

I. INTRODUCTION

Background

The CIA World Factbook reports that 24% of Pakistan's population lived below the country's established poverty line in fiscal year 2005/2006.²¹ The World Bank adds that 35.9% of rural Pakistanis belong to that portion of the population under the poverty line.²² Other measures of poverty in Pakistan over the past decades indicate that the percent of the Pakistani population living under US\$2 a day was 65.6 million, with 13.4 million of those living under US \$1 a day.²³

Women, in particular, make up a large share of the poor in Pakistan. Though it is difficult to measure exactly what percentage of Pakistan's poor are women, several indicators suggest that poor female to male primary and secondary enrollment rates, literacy rates, and employment rates contribute to the gender inequality of the distribution of wealth. The World Bank's Millennium Development Goals Portal indicates that in 2005, the ratio of girls to boys in primary and secondary education was 75.4, the ratio of young literate females to males (ages 15-24) was 69.4 in 2005, and the share of women employed in the non-agricultural sector was 8.6%.²⁴ Finally, the UN reported that the adult economic activity rates for men and women in Pakistan in 2006 were 83 and 33, respectively, and that the percentage of women in Pakistan in the adult labor force was 27%.²⁵

Founded in 1994, USAID's Microenterprise Development (MD) office focuses on providing income-generation opportunities to the poor worldwide.²⁶ Its interventions include business development services (BDS), financial services (microfinance), enterprise development services, and enabling environment resources.²⁷

In July 2003, USAID issued a Request for Applications (RFA) for the Microenterprise Implementation Grant Program—Business Development Services, focusing on BDS market development, defined as, “the creation of well-functioning BDS markets as the best means of providing micro-, small and medium enterprises (MSMEs) with a wide array of useful, affordable and high-quality services with which to grow or stabilize their businesses.” Unlike direct service provision, the impact of which may fade after funding ends, BDS market development strives to create sustainable impact by creating private sector markets for the products MSMEs produce.²⁸

The goal of the IGP was, “to test and document new and innovative approaches to BDS market development that can achieve sustainable results.”²⁹ In response, the Mennonite Economic Development Association (MEDA) and the Enterprise and Career Development Institute (ECDI) submitted a competitive proposal to provide market access to homebound women embroiderers in Pakistan.³⁰

²¹ CIA World Factbook 2008

²² As reported by the Rural Poverty Portal <http://www.ruralpovertyportal.org/english/regions/asia/pak/index.htm>

²³ Ibid.

²⁴ <http://devdata.worldbank.org/idg/idgprofile.asp?ccode=pak&cname=pakistan&selectedcountry=pak>

²⁵ UN Statistics Division <http://unstats.un.org/unsd/demographic/products/indwm/tab5a.htm>

²⁶ USAID Request for Applications (RFA) Number M/OP/EGAT/EMD03-1610, Microenterprise Implementation Grant Program-Business Development Service, released July 3, 2003.

²⁷ www.microlinks.org

²⁸ USAID RFA

²⁹ Ibid

³⁰ MEDA: “FROM BEHIND THE VEIL: Access to Contemporary Markets for Homebound Women Embroiderers in Pakistan,” IGP Narrative File.

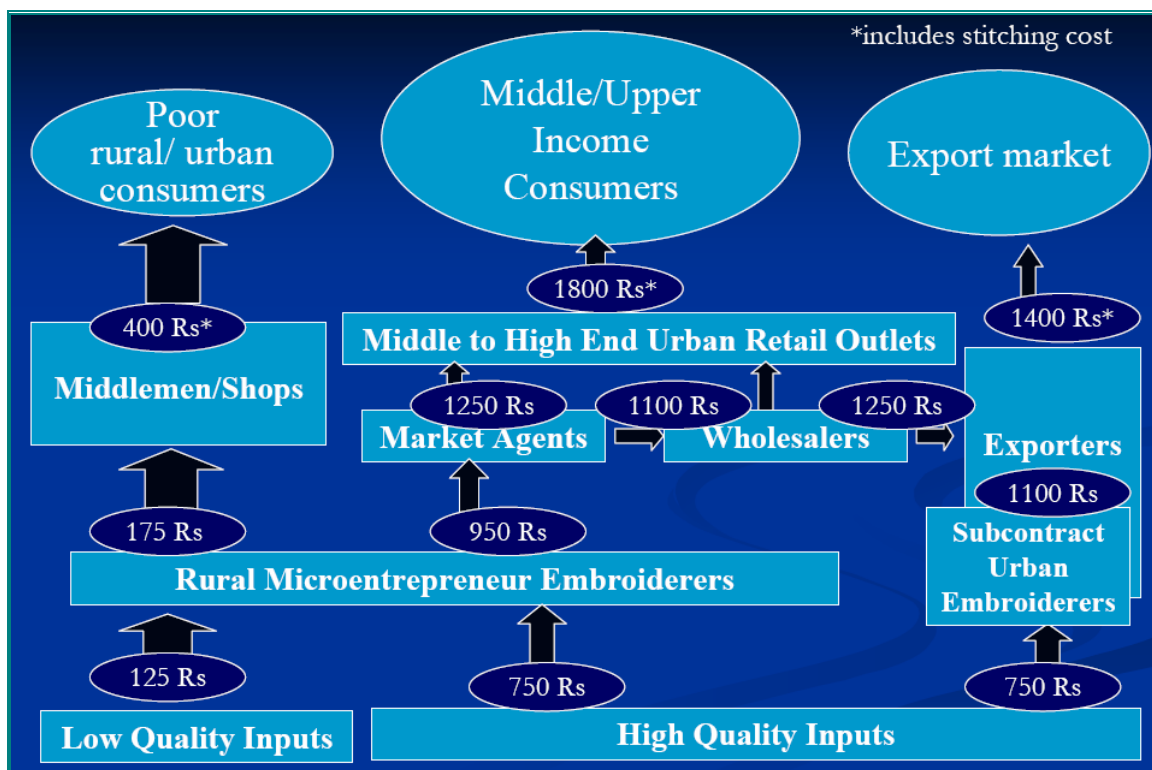
II. THE DEVELOPMENT PROBLEM

MEDA and ECDI had conducted a USAID/MD-funded market assessment in Pakistan, which found a demand for high-end embroidered garments both in Pakistan and in neighboring countries, such as Dubai. At the same time, rural women were creating quality embroidery that could be sold at premium prices, but were receiving little income from their work because:³¹

- Monopolistic buying channels: the buyers set the price at whatever they wished, and sometimes did not pay the women for months.
- Male family members conduct most transactions, which meant that information on market demand for particular styles, patterns, and high quality inputs never reached the embroiderers, thereby cutting them out of more lucrative markets.
- There were few female sales agents dealing directly with women embroiderers, and women who would potentially be interested in playing this role did not have the contacts needed to establish commercial relationships.
- Garment makers were not reaching retailers, exporters, and exhibitions.

These conditions provided an opportunity for a creative model to link homebound rural women embroiderers with high end domestic and export markets.

FIGURE 3: TYPICAL PRICES IN THE HOME EMBROIDERY VALUE CHAIN



Source: MEDA/ECDI Pakistan Presentation, October 14, 2006, based upon data collected during their market assessment on which their proposal for this project was based.

³¹ Ibid.

A. USAID's Intervention in Response

MEDA/ECDI developed a program to respond to the market limitations driving down the incomes of the rural women embroiderers, with the purpose of reducing “the poverty of poor homebound women embroiderers in three conservative areas of rural Pakistan by helping them access higher value markets in the embroidered garment subsector.” To do so, MEDA/ECDI proposed establishing three BDS markets:³²

4. **Embedded service package** to homebound rural embroiderers consisting of market access, product development, and input supply;
5. **Market access services** for urban garment makers to high value retailers, exhibitions, and exporters;
6. **Product development and design services** to mobile women sales agents, garment makers, retailers, and exporters.

MEDA/ECDI's model involved training women sales agents to provide the embedded service package to the rural embroiderers and the market access services to urban micro garment makers, making them the agents of change.³³

The program, which was popularly called “From Behind the Veil,” proposed work in five areas and three provinces: Multan in Punjab Province; Quetta in Balochistan Province; and Karachi, Hyderabad, and Thatta in Sindh Province.

USAID funded the MEDA program, formally called Access to Contemporary Markets for Homebound Women Embroiderers, in 2004. USAID provided just over \$500,000, while MEDA/ECDI kicked in an additional \$127,000 for three years.

B. Purpose of the Evaluation

In 2007, USAID/Pakistan asked the Pakistan Economic Growth Evaluation and Design (PEGED) Project to evaluate all eight of the projects that comprised the Economic Growth (EG) portfolio. Because projects were at different stages, some evaluations were final and some were mid-term. The evaluation exercise had several purposes including:

- Identifying opportunities for improving performance of ongoing projects,
- Extracting lessons learned that can help USAID and the contractor improve performance of future interventions, and
- Providing input to the design of the new EG portfolio.

The Behind the Veil project closed 2007, and PEGED therefore conducted a final evaluation focused on lessons learned for future projects.

USAID asked that the evaluations address ten specific questions, each with a number of sub-questions. These include six questions on overarching issues, four on cross-cutting issues, and four project specific questions as described below.

³² MEDA: “FROM BEHIND THE VEIL: Access to Contemporary Markets for Homebound Women Embroiderers in Pakistan,” IGP Narrative File, pp. 1-3.

³³ Ibid.

Overarching Issues

1. **Relevance:** How well was the project focused on the needs of the beneficiaries?
 - a. Was the project well designed to address the needs of the beneficiaries?
 - b. How well was the project adjusted to address the needs of the beneficiaries?
 - c. To what extent did the design of the activity utilize participatory techniques?
 - d. Was the activity designed to meet a felt need of a specific community, target audience, or influential stakeholder?
 - e. Were stakeholders involved in a substantive way throughout the project life cycle?
 - f. Was the targeting appropriate in hindsight?
2. **Effectiveness:** Has the project accomplished its objectives?
 - a. How were the initial targets established for each activity?
 - b. Were the targets realistic and appropriate?
 - c. To what extent were the targets achieved?
 - d. What are the lessons learned for setting targets in future activities in accordance with the requirements of USAID's Performance Monitoring Plan (PMP)?
3. **Impact:** To what extent has the project benefited the people of Pakistan?
 - a. How has the program benefited the intended beneficiaries?
 - b. What were the primary and secondary positive and negative impacts of the projects?
 - c. How large have the impacts been or are likely to be?
 - d. To what extent can the impacts be attributable to the project?
 - e. How were the impacts distributed by region, sector and gender of the beneficiaries?
 - f. Were any of these benefits or losses unexpected?
4. **Efficiency:** How efficient has the project been in utilizing its resources to achieve results?
 - a. To the extent possible, what is the internal rate of return for this project, as calculated in a cost benefit analysis?
 - b. How cost-effective has the project been?
 - c. How do overhead and administrative costs for this activity compare to others across differing types of implementation mechanisms (e.g. Contract, Limited Scope Grant Agreement, Grant, Cooperative Agreement) and for the different types of implementing entities (e.g. local vs. international firms, non-profits vs. for-profits, etc)?
5. **Sustainability:** Are the activities and results likely to be sustained after the project is completed?
 - a. Were the activities designed in a manner which focuses on their sustainability after project completion?
 - b. Were the activities implemented in a manner which focuses on their sustainability after project completion?
 - c. Was the initial timeframe for the activity realistic to achieve sustainable results?
 - d. Were any of the activities fundamentally designed and implemented in a way which creates donor dependence?
 - e. Is it reasonable to expect the project to achieve sustainability in the project life given internal and external factors?
6. **Replication:** To what extent can the activities and results of the project be replicated?
 - a. Were the activities designed in a manner which focuses on their replication?
 - b. Were the activities implemented in a manner which focuses on their replication?
 - c. Can the activities be replicated in other areas with similar socio-economic features?
 - d. Can the activities be replicated in dissimilar areas?
 - e. To what quantified extent can the project be replicated?

Cross-Cutting Issues

7. Gender: To what extent has the project benefited women?
 - a. To what extent has the project included women in its staff, partners, agents, etc.?
 - b. To what extent has the project systemically targeted women in its activities?
 - c. To what extent have project resources been used to benefit women?
 - d. How effective has the project been in reaching women?
 - e. What are the direct quantified benefits of the project for women?
8. Reporting: Have the prime contractors and grantees reported on time and in a useful manner?
 - a. Have the partners fulfilled all of their reporting requirements?
 - b. Were the reports useful to USAID staff?
 - c. Were all branding guidelines followed?
 - d. Were the reported results accurate and verifiable?
 - e. How can the reporting requirements and formats be improved?
9. Public Relations/Media Coverage: How effective has the project been in getting its story out?
 - a. Have the project's work plans contained public relations and media activities?
 - b. Was the branding strategy clear?
 - c. Has the project highlighted success stories?
 - d. How active has the project been in public relations efforts in terms of events/activities – frequency, nature, profile, content and design, branding and participation?
 - e. To what extent have they raised awareness of the activity among intended beneficiaries?
 - f. To what extent has the project followed branding guidance?
 - g. How can the impact of the public relations component of future programming be improved?
10. Coordination: How effectively has the project coordinated with other parties?
 - a. How effectively has the project coordinated with the Government of Pakistan?
 - b. How effectively has the project coordinated with other USG projects?
 - c. How effectively has the project coordinated with other donors?
 - d. How effectively has the project coordinated with other stakeholders?
 - e. To what extent were synergies developed between the project and other individual USAID EG activities, other donor programs, and/or GOP initiatives?
 - f. What concrete steps should be taken to improve coordination and maximize synergies in future activities?

Behind the Veil Specific Questions

- What has been the quantitative impact on the beneficiaries' incomes?
- Are the project results sustainable without additional support?
- Can this activity for embroiderers be replicated on a larger scale across Pakistan?
- Can this activity be replicated in other areas beyond embroidery?
- What successful strategies have been adopted for marketing these women's products?

III. EVALUATION METHODOLOGY

The PEGED evaluation took place from September 25, 2007 through February 2008, with fieldwork conducted from September through November. The following individuals formed the evaluation team:

- *Team Leader, Sarah Tirmazi*: Created evaluation design, arranged and conducted interviews in Islamabad, Karachi, and Thatta, drafted evaluation report.
- *Quantitative Analysis Expert, Doug Krieger*: Collected and analyzed available quantitative impact data; computed benefits, costs, and net present values.
- *Competitiveness Expert, Michael Dan*: Participated in interviews in Islamabad and Karachi
- *Report Writer, Katharine Wheatley*: Wrote the final evaluation report

The evaluation team used a comprehensive, mixed-methods evaluation design that was consistent (though not identical) across all eight EG evaluations.³⁴ The design started with a Getting to Answers (GTA) matrix, a planning tool that helps one to determine for each evaluation question the data needed to answer it, possible sources of the data, method for data collection, and analysis techniques. The Behind the Veil GTA is included in Annex 2. The evaluation relied on both qualitative and quantitative methods as follows:

- *Document review*³⁵: The evaluation team reviewed an array of documents on the project, including the original RFA, MEDA/ECDI's response, implementation plans, quarterly reports, market assessment, and internal impact assessment, among others. We also consulted reports produced by outside sources, such as relevant reports from the Small Enterprise Education and Promotion (SEEP) Network.
- *Interviews*³⁶: The team conducted semi-structured, predominantly group interviews with 11 MEDA staff, 13 Sales Agents, 1 home-based boutique owner, and more than 30 rural embroiderers during September and October 2007. We used the GTA as a reference for the interviews. We also met with USAID/Pakistan staff, including the Director of the Office of Economic Growth and our Cognizant Technical Officer.
- *Field Visits to Karachi and Thatta*: The team interviewed ECDI project staff and sales agents in Karachi; sales agents, rural embroiderers, and facilitators in Thatta. We also visited a home-based boutique and two stores selling Behind the Veil products in Karachi, as well as an output shop in downtown Thatta. We attended an exhibition of Behind the Veil-supported products in Karachi, during which we spoke with sales agents and inspected the quality of the products displayed.
- *Compilation and Analysis of Quantitative Data*: MEDA/ECDI collected information on their project's outputs and outcomes, which they provided to the evaluators. They include:
 - Numbers of active women sales agents;
 - Number of rural embroiderers represented by each sales agent on a month by month basis;
 - Volume of embroidered units acquired from rural embroiderers per month;
 - Amount paid to embroiderers for each transaction;
 - Number of urban garment makers represented or sub-contracted by each sales agent on a month-by-month basis;
 - Volume of embroidered units stitched into outfits by garment makers per month;
 - Amount paid to garment makers for each transaction;
 - Amount received by sales agents from retailers, exporters and exhibits, for each transaction;

³⁴ See MSI's Evaluation Methodology Report, September 2007.

³⁵ A list of references consulted is in Annex 2.

³⁶ A list of contacts is in Annex 3.

- Costs of materials on a monthly basis;
- Number of sales agents acquiring design services on a fee-for-service or embedded basis per month;
- Amount paid for fee-for-service design work on a month-by-month basis; and
- Other expenditures of sales agents on a monthly basis.

Data Limitations

The team had planned to conduct short surveys of project beneficiaries in Multan and Quetta, but project staff requested that we not do so. They stated that, given (a) the culturally difficult situation of poor rural women; (b) too many teams/individuals (including from USAID) had already visited; and (c) the project was coming to an end and the staff was busy with close-out, they could not support our site visits. We did have permission to visit Karachi (where the project office was) and Thatta, which is close to Karachi, but we cannot say that the situations we observed there are representative of those in the other project areas.

Given the resulting lack of primary data, the team had to rely heavily on project reports, which means that (a) not all of the information we would have liked was available; and (b) we did not have control over the collection methods or quality of data contained in those reports.

Nonetheless, we believe from our inspection of MEDA's reports and interviews with staff that the data in the reports were conducted methodically and with an acceptable level of quality control

The evaluation team could not obtain complete financial statements for the project from either the implementer or from USAID. The only consistent source of data on project costs obtained by the team was the budget realignment associated with the no cost extension. That budget revision reported cumulative project expenditures as of March 31, 2007 and forecasted expenditures from April 1, 2007 through December 31, 2007. Costs data thus consists of two data points: March 31, 2007 and December 31, 2007.

Sales agents reported monthly activity to project administrators. These reports consisted of data on the number of rural embroiderers (participating and active in that month), payments to rural embroiderers, the number of urban garment makers engaged, payments to urban garment makers, the number of designers engaged, payments to designers, the number of pieces ordered and delivered, other expenses, and total sales. These data provided the information necessary to estimate incomes for sales agents, rural embroiderers, urban garment makers, and designers.

The sophistication of reporting improved as the project matured. For example, early reports did not contain information on expenses incurred by sales agents and thus may have overstated sales agent incomes.³⁷ Also, the evaluation team was not able to obtain sales agents' reports for 10 of the 29 months that project was active. Estimates of project benefits are thus based on spotty and inconsistent data. The evaluation employed a conservative approach in dealing with the benefit data. For the ten months for which data did not exist, it considered benefits to be zero rather than interpolating data to fill the gaps.

The greatest deficiency in the benefit calculation was the absence of baseline data on incomes. The sales agents' reports provide reasonable data on incomes with the project but there is no firm estimate of incomes prior to the project from which to estimate the impact of the project on incomes. Anecdotal information reported by the project suggests that women earned an average of Rs. 360 per month from embroidery before the project began. In the absence of a better estimate, impact estimates are based on this figure.

³⁷ The reports did note sales agent profit which may have accounted for expenses even though expenses were not explicitly reported.

IV. FINDINGS AND CONCLUSIONS ON THE OVERARCHING QUESTIONS

A. Relevance

How well was the project focused on the needs of the beneficiaries?

Conclusions: The project was highly focused on the needs of its beneficiaries and took them into account at every step. The project design was based on rural women embroiderers' needs to access high quality markets for their products and receive a reasonable price, which MEDA/ECDI identified through a market assessment prior to writing a response to the RFA that initiated funding for this project. The project also adjusted its model to address the realities of the environments in which the women live.

Beneficiaries and their Needs

As identified in MEDA/ECDI's response to USAID's RFA, the intended beneficiaries of this project were "poor, homebound women embroiderers in three conservative areas of rural Pakistan."

MEDA/ECDI's RFA response implicitly identified these women's needs as:

1. Access to market information on the designs, patterns, and inputs for which premiums are paid;
2. Reduction of monopolistic buying practices that depress their incomes; and
3. Access to high-end and export markets.

Project Design

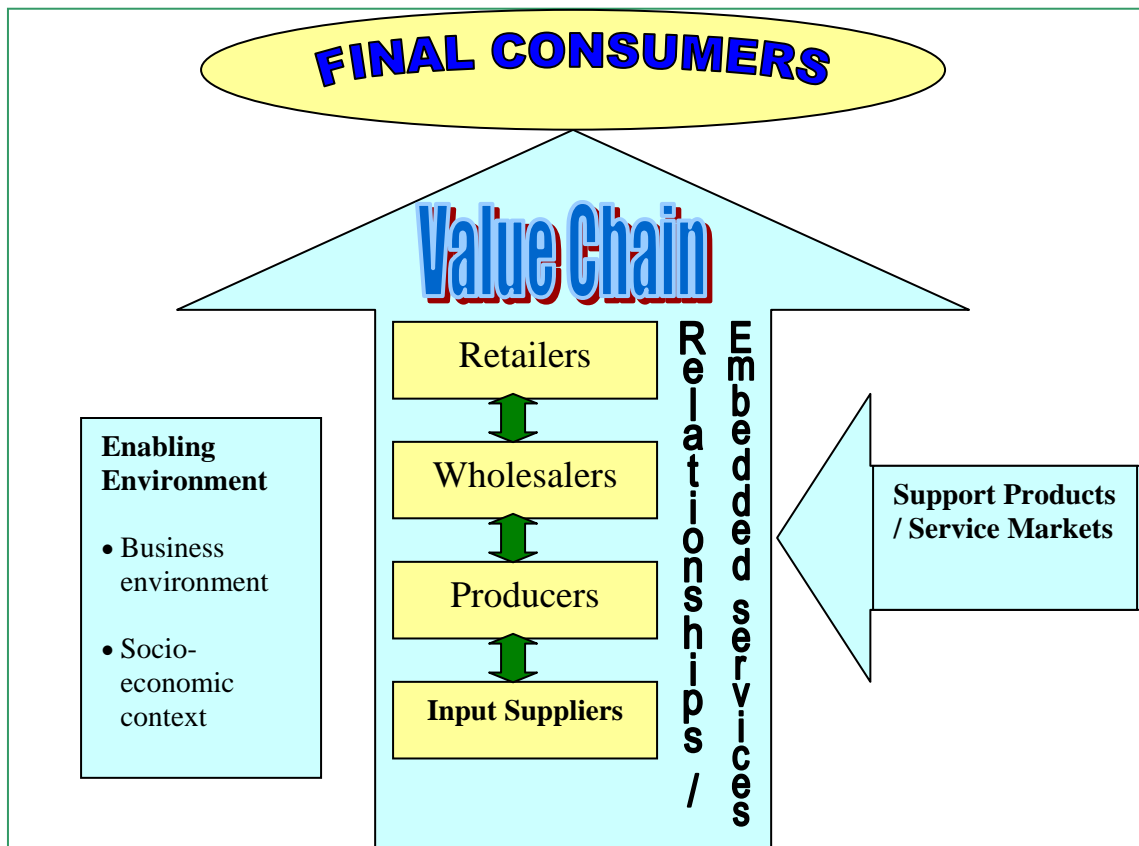
MEDA/ECDI designed the Behind the Veil project based on a market assessment of the needs of its targeted beneficiaries. To address that, it proposed a value chain approach to develop three BDS markets with both demand- and supply-side interventions.³⁸

1. *Embedded package to rural women embroiderers:* MEDA planned to introduce rural embroiderers to women sales agents and their services (demand); and recruit and train women to serve as sales agents and provide the embedded services package (supply).
2. *Market access services for urban garment makers to high-value urban markets:* MEDA planned to introduce urban garment makers to sales agents and the market access services they provide (demand); identify and train mobile women to serve as sales agents between the garment makers, retailers, exporter, and exhibition organizers; and facilitating information sharing among market players (supply).
3. *Product development and design services to mobile women sales agents, garment makers, retailers, and exporters:* MEDA planned to provide information to sales agents, small garment makers, and exporters on commercial design services and develop service delivery and payment models (demand); and support the flow of product design information through designers to sales agents, or through garment makers, buyers, and input suppliers to sales agents; develop tools to help sales agents purchase design services; and help designers develop affordable services for microentrepreneurs (supply).

Figure 4 summarizes MEDA's design.

³⁸ MEDA: "FROM BEHIND THE VEIL: Access to Contemporary Markets for Homebound Women Embroiderers in Pakistan," IGP Narrative File, pp. 5-7.

FIGURE 4: THE MEDA VALUE CHAIN APPROACH



Source: Mary McVay, SEEP Network’s Poverty Outreach Working Group, Case Study #6, “Behind the Veil,” September 2007, p. 14.

Adjusting to Beneficiaries’ Needs

To solicit beneficiary input, the project tasked its Sales Agents (SAs) with collecting quantitative, income-related data from rural embroiderers (REs) with whom they work on a monthly basis. In addition, the project monitoring and evaluation (M&E) officer conducted bi-monthly interviews with 120 REs to measure changes in their quality of life since the project began working with them. The M&E officer also interviews a random sample of 60 sales agents (SAs).³⁹

During the course of the project, ECDI found that the SAs could not reach or communicate directly with homebound women in certain communities. To address this issue, From Behind the Veil created two tiers of sales agents: local SAs with home boutiques based in urban areas and community SAs based in rural areas and working directly with the embroiderers.⁴⁰

B. Effectiveness

Has the project accomplished its objectives?

³⁹ Interviews with ECDI staff, Behind the Veil project documents

⁴⁰ Interviews with ECDI staff, ECDI presentation on the project, project documents

Conclusions: Behind the Veil accomplished its objectives and goal, and exceeded most of its targets. It has increased the market value and quality of embroidery produced by homebound rural women and empowered them to become real businesswomen who design based on market demand. It has enabled some of these women to become sales agents and trained many more women sales agents to serve as the link between homebound embroiderers and high value markets. It has increased the income and confidence of these sales agents and given women a higher status within their households and in the market place. The project has given women multiple outlets for selling their wares and given them a collective bargaining vehicle.

The project was not so successful with the micro garment makers and designers it targeted, indicating the model was not right for them.

Objectives

The project defined its goal as, “*to economically empower poor homebound women embroiderers in three conservative areas of rural Pakistan, and urban micro garment makers, by helping them access higher value markets in the embroidered garment subsector.*” Although the project did not specifically define intermediate results, its proposal for funding stated that it intended to achieve the following:⁴¹

1. Create competitive, sustainable BDS markets that support the development of a high value productive chain based on the outputs of poor rural women.
2. Homebound women will become economically empowered.
3. “Monopolistic buying patters will be replaced with fair competition.”
4. Gender relations will be adjusted.
5. “All participants in the value chain will become more aware of the final goods and services markets and the demands of affluent consumers, realizing greater success and job satisfaction.”

MEDA/ECDI’s proposal for funding included performance indicators and targets to measure its progress, and Table 1 below presents information on the quantitative targets met by June 2007.

⁴¹ MEDA: “FROM BEHIND THE VEIL: Access to Contemporary Markets for Homebound Women Embroiderers in Pakistan,” IGP Narrative File, pp. 1 and 9.

TABLE 1: PERFORMANCE INDICATORS, TARGETS, AND RESULTS

Performance Indicators	Targeted Year 3 (June 30, 2007)	Project-to-date	Percent over/under Target
Number of Sales Agents (SAs) participating in program	60	213	255%
Number of Sales Agents actively receiving and selling orders	N/A	174	...
Number of Sales Agents purchasing design services	60	73	22%
Annual sales of Sales Agents	\$450,000	\$1,973,704	339%
Profitability Ratio for Sales Agents	15.4%	22.8%	
Number of Rural Embroiders linked with Sales Agents	6,000	9,295	55%
Number of embroiders receiving embedded services from sales agents (monthly average)	N/A	6,544	...
Annual revenues of embroiders from program SAs	\$450,000	\$1,289,407	187%
Number of Urban Garment Makers linked with Sales Agents	180	200	11%
Number of garment makers receiving embedded services from SAs (monthly average)	N/A	200	...
Annual revenues of garment makers from program SAs	\$337,500	\$30,874	(91%)
Number of designers involved in program ⁴²	6	40	567%
Annual revenue of designers from program SAs	\$19,200	\$17,600	(8%)

Source: MEDA Semi-Annual Report (January 1 to June 30, 2007), dated August 15, 2007

The targeted total income in Year 3 for REs and SAs was the same, but SA income increased 152% more than that for REs. The revenue of urban garment makers is 9% of that targeted for Year 3, and the actual revenue of designers in Year 3 is slightly less, at 92% of revenue targeted.

MEDA/ECDI explain in their last Semi-Annual Report that they designed the program based upon the assumption that the garment makers produced at a similar level of quality and skill as the REs and therefore, MEDA/ECDI expected products from both groups to sell in the same markets. However, they discovered that the garment makers did not have the skill level assumed and therefore they were confined to lower value markets.⁴³

MEDA/ECDI had intended to work with formal designers, who generally have higher incomes, but found they were not a good fit for the SAs. Therefore, Behind the Veil turned to tracer designers, who command a lower price. The project also reported that some of the SAs began developing their own designs.

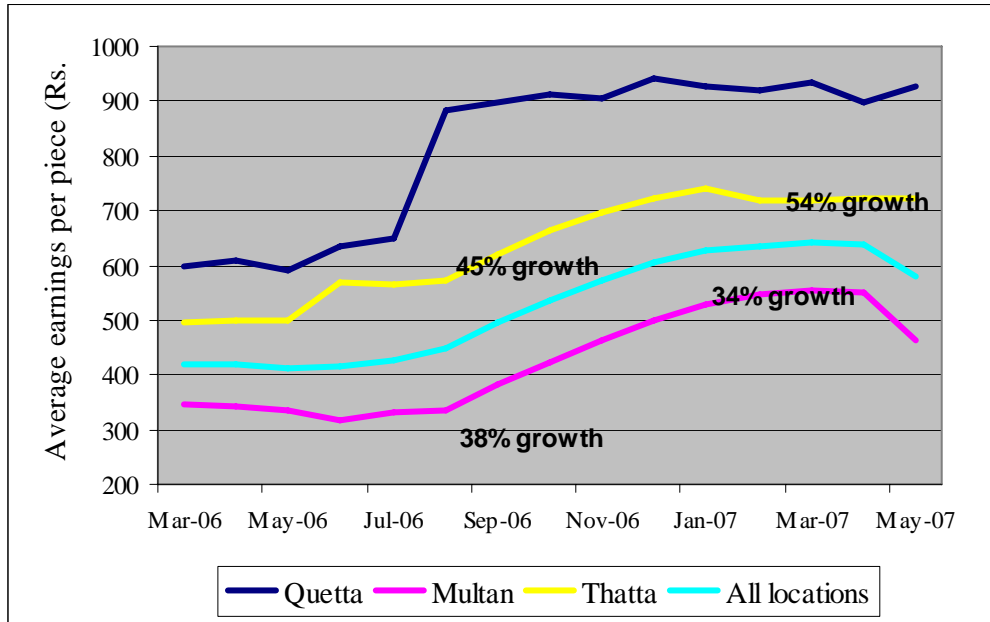
MEDA/ECDI targeted 6,000 rural embroiderers, and by June 2007, 9,295 were already in the program, a 55% increase over the target. On average, their incomes were targeted to increase to \$450,000, but actually increased to \$1,289,407 by June 30, a 186% increase. Figure 5 shows the change in the per item

⁴² Note that these figures represent sales and numbers of tracer designers and formal designers.

⁴³ MEDA Semi-Annual Report (January 1 to June 30, 2007), p. 6.

price paid to embroiderers for each of the three project districts (excluding Karachi, where activity did not include embroiderers) and the average change over all districts.⁴⁴

FIGURE 5: GROWTH IN EARNINGS PER PIECE FOR RES



The price paid to embroiderers increased substantially in each of the districts with Quetta experiencing the largest growth. A downturn in Multan in the final month affected the average over all locations. Growth in the price paid to embroiderers appears to have leveled off. The increase in prices is likely attributable to the project but, since data are not available for a control group, it is not possible to say for sure.

MEDA/ECDI also tracked more qualitative, outcome indicators, though these never had targets. By June 30, MEDA/ECDI reported that they had accomplished the following:

⁴⁴ Calculated from sales agents' reports by dividing amount paid to embroiderers by the number of pieces sold.

TABLE 2: OUTCOME INDICATORS AND RESULTS

Indicator	Percent
Percent of wholesalers / retailers interviewed who say quality and design of products have improved (Total 18 interviewed)	81%
Percent of sales agents who say quality and design of products have improved (Total 174 interviewed)	100%
Percent of sales agents who are satisfied with design services of Tracer/Designer (Total 72 interviewed)	100%
Percent of embroiderers/garment makers who report higher monthly income as a result of program participation (Total of 117 interviewed)	29%
Percent of embroiderers/garment makers who say their quality of life has improved as a result of increased revenues related to the program (e.g., not working longer hours for more income, better food) (Total of 117 interviewed)	78%
Percent of embroiderers/ garment makers who report that their status in the household has risen as a result of greater economic contribution (Total of 117 interviewed)	65%
Percent of embroiderers/garment makers who report number of children going to school increased after project (Total of 117 interviewed)	26%

The indicators related to product quality have gone up for almost all of the interviewees, and wholesalers/retailers agree to a large extent (though not completely) with the sales agents' estimation of product quality. While a low percentage of embroiderers and garment makers reported monthly income increases, most reported quality-of-life improvements, the quantitative value of which is difficult to measure. It should be remembered that according to the project's figures shown in Table 1, while the project exceeded its target for increased revenue for embroiderers, it fell short of its target for garment makers, which could explain the low percentage of embroiderers/garment makers who reported monthly income increases.

To address the monopolistic buying practices issue, the project linked embroiderers directly with women sales agents, and instructed the SAs to provide fair prices. The project also established joint venture (JV) groups of REs with the theory that the JVs would have some collective bargaining power. According to project staff, ECDI follows up on projects for three years after close-out, during which they reinforce principles like fair price setting.

MEDA's internal impact assessment of Behind the Veil found that average incomes for embroiderers and SAs increased by approximately the same percentage (50%), indicating that monopolistic practices were averted.⁴⁵ The evaluators spoke with an SA and an RE in Karachi who said that previously, there were occasions when they were not paid for their work. Now they consistently are, and at better rates.

Regarding gender roles, the project's impact assessment found that women became more mobile, met in groups for the first time, and engage with men in business. Some of the REs became SAs, thereby increasing their mobility by default.⁴⁶ The evaluators spoke with some of these converts in Karachi and Thatta. One SA proudly said that she did not think she could become a leader, and now she is selling embroidery at exhibitions.

Marketing Strategies

Behind the Veil used exhibitions, both overseas and in Pakistan, to market the work of its REs. The quality of the work is a marketing tool in and of itself, and as the indicators above illustrate, both

⁴⁵ Jones, Linda. MEDA—Internal Report From Behind the Veil: Impact Analysis May 2007, July 20, 2007.

⁴⁶ Ibid.

wholesalers/retailers and SAs agree that the quality of the embroidered products has improved during the project.

A further indicator of the project's marketing success is the fact that a home-based boutique owner in Karachi reduces the price of MEDA-supported products sold overseas because she more than compensates for it through the volume of products she sells.⁴⁷

C Impact

To what extent has the project benefited the people of Pakistan?

What has been the quantitative impact on the beneficiaries' incomes?

Conclusions: The project has produced quantifiable monetary benefits for 9,800 rural Pakistani women. Based upon available data and assumptions about the level of pre-project income, we conclude that MEDA has contributed to increasing the income of all of its targeted beneficiaries, especially the women sales agents.

The project has also brought significant social changes to their beneficiaries' lives. Women are more mobile, they are better respected at home, and they are improving the well being of their families.

Current Monetary Impacts

Monthly financial reports compiled by the sales agents document 174 active sales agents, 9,295 rural embroiderers, 200 urban garment makers, and 36 designers engaged in the project. The project's 2007 impact analysis reports 213 sales agents, a discrepancy caused by the fact that not all sales agents report in each month.

Sales agents' reports provided the data for estimating monetary impacts. The reports document total sales; payments to rural embroiderers, urban garment makers, and designers; and materials and other costs. Because the sophistication of the reporting evolved over time, the data series is not particularly consistent prior to April, 2006. The data series do seem consistent from that date forward.

Payments to beneficiaries for embroidery products or services are not project benefits. The benefit of the project is the difference between the income women earn from participating in the project and what they would have earned had they not participated. The project's 2003 market assessment reported that rural embroiderers typically make about six pieces per month and sell them for about Rs. 60 each for gross monthly earnings of Rs. 360.⁴⁸ If this is correct on average, then embroidery revenue without the project would have been Rs. 360 per month.⁴⁹ The project's impact analysis report states that most sales agents were embroiderers or urban garment makers who were more mobile and took on the role of sales agents. The impact analysis thus assumes that sales agents' income without the project would also have been Rs. 360 per month. **These measures of pre-project income are not particularly reliable but are the best available in the absence of a good baseline.**

⁴⁷ Interview with home-based boutique owner in Karachi.

⁴⁸ The pre-project incomes presented in the market assessment report appear to be largely illustrative but probably came from the project's initial market analysis. Estimates are not based on a rigorous survey of participants.

⁴⁹ This figure has a number of deficiencies as a "without project" measure of income. First, it is not clear that it is based on a representative sample of women. Second, it appears to be a gross value rather than a value net of expenses for materials. Third, it is a measure of only one possible component of income. Although women in the project areas have few income earning opportunities, a better measure would assess changes in women's' income from all sources to account for possible substitution between income earning activities.

Table 3 summarizes current project benefits where benefits are the difference between pre-project and post-project income. The benefit measures assume that rural embroiderers and sales agents would have earned Rs. 360 per month without the project. Consistent with the information presented in Effectiveness, the sales agents have realized the most growth in their monthly incomes, whereas urban garment makers and designers have benefited the least in monetary terms.

TABLE 3: CURRENT PROJECT BENEFITS

Beneficiary	Number	Benefits		
		Total nominal benefits (\$ thousands)	Average annual per beneficiary (\$) ^a	As percent of average annual household income ^e
Rural embroiderers	9,330	\$1,930	\$81 ^b	5.2%
Active rural embroiderers	6,150	\$1,930	\$167 ^c	10.5%
Sales agents	174	\$969	\$2,745 ^c	174.0%
Urban garment makers	200	\$60	n.a. ^d	--
Designers	40	\$47	n.a. ^d	--
Totals	9,783	\$3,006		

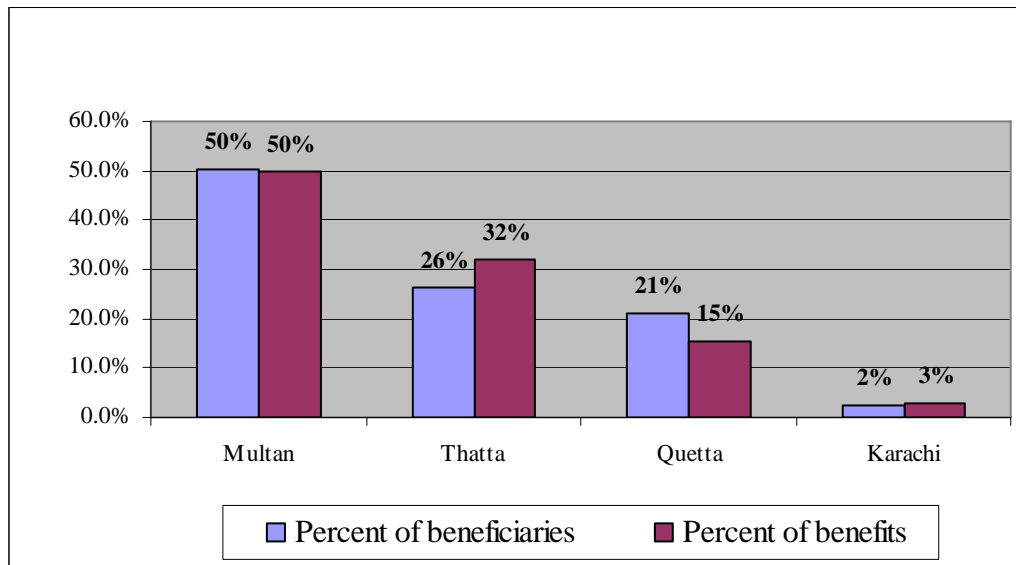
a. Calculated by dividing benefits by participant year, not the number of current beneficiaries.
b. Reflects average income over all embroiderers.
c. Reflects average income in a month that an embroiderer or sales agent is active.
d. Data are not adequate to calculate average annual benefits.
e. Based on \$1,584 average annual household income in rural areas from 2005-05 Household Integrated Economic Survey (HIES).

Note: The \$229 implied average monthly income for sales agents is somewhat misleading because some very high sales agent profits (the maximum is \$3,047 per month) skew the distribution. The median of \$178 per month better represents benefits for a typical sales agent.

Project benefits are not distributed evenly across project areas. Figure 6 illustrates the distribution of benefits and beneficiaries across project regions. Multan contains half of the project's benefits and beneficiaries. The 26% of beneficiaries in Thatta capture more than their share of benefits at 32%. Beneficiaries in Quetta get less than their share of benefits.⁵⁰ Beneficiaries in Karachi are largely garment makers rather than embroiderers.

⁵⁰ This may seem counterintuitive as price paid to embroiderers are highest in Quetta. However, the proportion of the sale price retained by embroiderers in Quetta (56%) is smaller than Quetta than in Multan (65%) or Thatta (86%). The difference probably reflects the distance of Quetta from markets in Karachi.

FIGURE 6: BENEFITS BY REGION



Future Monetary Impacts

The project ended in December, 2007. But sales agents and rural embroiderers are not likely to stop making and marketing embroidery without the project (see the sustainability chapter for findings on the prospect for continuation of market activity). To account more fully for project benefits the evaluation also considered the benefits likely to accrue in the next five years – through 2012.

Projecting future activity requires judgments and assumptions about the sustainability of project activities and likely growth or decay rates over time. The primary determinants of growth are the number of sales agents and embroiderers. The question is whether sales agents will continue to enter the market system without the training and support provided by the project. The project's impact analysis suggests that this market entry is happening now as embroiderers and others affiliated with the project move to the sales agent level. Increasing prices for embroidery can also contribute to growth in sales but prices seem to have plateaued (see Effectiveness chapter).

To account for uncertainty about future activity, the analysis considers three possible scenarios for annual growth rates of sales agents and embroiderers: no future growth, 10% growth, and 20% growth. The “no growth” scenario represents a lower bound on growth as it assumes that no additional sales agents or embroiderers enter the market and current participants continue their activities. The 10% growth scenario is what the project's impact analysis considered a conservative estimate. The 20% growth scenario is intended as an upper bound estimate. Figure 7 illustrates the calculation of benefits for the 10% growth rate scenario. The vertical axis represents aggregate income to all beneficiaries in a given month. The present value of the area between the two lines represents the benefit of the project in terms of increased beneficiary incomes.

FIGURE 7: TOTAL PROJECT BENEFITS (NOMINAL \$, 10% ANNUAL GROWTH)

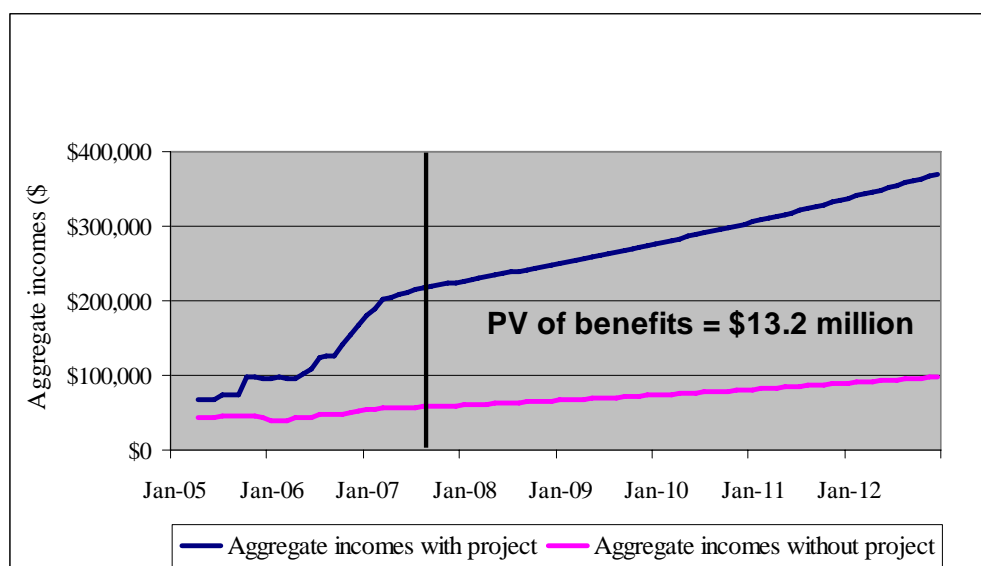


Table 4 reports total benefits and the distribution of the estimated number of beneficiaries for the three growth scenarios. All monetary values are expressed as present values as of 2007.

TABLE 4: TOTAL BENEFITS FOR ALTERNATIVE GROWTH SCENARIOS

Growth scenario	Present value of benefits (\$ million)	Beneficiaries	
		Embroiderers	Sales agents
Current benefits	\$3.3	9,295	174
Growth scenarios			
No growth	\$10.7	9,295	174
10% annual growth	\$13.2	16,074	301
20% annual growth	\$16.9	27,672	518

Non-Monetary Benefits

The project also reported non-monetary benefits for its beneficiaries.

According to MEDA/ECDI's internal impact assessment, almost all of the women beneficiaries they interviewed said that they contributed more to household decision-making and that their husbands and in-laws respected them more. They said that they now have greater control over their own incomes, are more self confident, and envision a brighter future for themselves.⁵¹

As captured in the quantitative indicators in Effectiveness, increased women's incomes contribute to more children attending school, better family nutrition and comfort. The evaluators' visit to Thatta found that women used their extra incomes to buy basic household items such as fans, embroidery input supplies, goats, and sometimes jewelry. However, other conditions had not improved, as the water quality was dubious and some children were responsible for lugging firewood. We were told that whereas the men in the villages used to be suspicious of the project staff visiting their female family members, they now stay out of the way because they realize that their wives and sisters are benefiting from the assistance, which also benefits the household.

⁵¹ MEDA/ECDI Internal Impact Assessment, pp. 5-6.

D. Efficiency

How efficient has the project been in utilizing its resources to achieve results?

Conclusions: The project has been efficient based upon available data. It generated benefits in excess of costs (4.8 times costs). However, this measure does not capture any potential negative impacts of the project, such as opportunity costs, which would depress the benefit measures. It also does not include other benefits, such as improved health, better food, etc.

There are a number of possible measures of project efficiency. They have in common a comparison of costs to some measure of output. The economic measures presented in Table 5 all depend on estimated monetary benefits. Because not all project benefits can be expressed in monetary terms and there are no data available on any negative impacts of the project, the economic measures of efficiency are only partial measures and not full internal rates of return (IRR).

Table 5 documents project costs and benefits and presents three common measures of economic efficiency: net present value (NPV), the benefit cost ratio, and the internal rate of return (IRR).

TABLE 5: PROJECT COSTS AND BENEFITS BY YEAR

Year	Costs (\$)		Benefits (\$)	
	Actual	Discounted	Actual	Discounted
2004	\$0	\$0	\$,000	\$,000
2005	\$0	\$0	\$308,000	\$373,000
2006	\$0	\$0	\$895,000	\$985,000
2007	\$658,095	\$658,095	\$1,803,000	\$1,803,000
2008	\$0	\$0	\$2,091,000	\$1,901,000
2009	\$0	\$0	\$2,310,000	\$1,909,000
2010	\$0	\$0	\$2,552,000	\$1,917,000
2011	\$0	\$0	\$2,819,000	\$1,925,000
2012	\$0	\$0	\$3,114,000	\$1,934,000
Totals to date		\$658,095		\$3,160,275
Totals to 2012		\$658,095		\$12,745,969
Current (2004-2007)				
Net present value		\$2,502,000		
Benefit cost ratio		4.8		
Internal rate of return		n.a.		
Projected (2004-2012)				
Net present value		\$12,087,874		
Benefit cost ratio		19.4		
Internal rate of return		n.a.		
Note: The evaluation team has not yet been able to obtain annual cost data for the project. Without these data it is not possible to calculate an accurate IRR.				
Note: The project budget includes \$501,540 in USAID funds, \$115,603 in contributions from MEDA and ECDI, and \$40,952 in third-party contributions.				

Net Present Value (NPV) – The project’s net present value is the difference between the present value of benefits and the present value of costs. A positive value indicates that a project has returned benefits in excess of costs. Since the measure is independent of the size of a project’s budget, however, it provides no evidence of the return on the project investment. For example, the returns implied by a NPV of \$1 million are very different for a \$5 million project than for a \$20 million project.

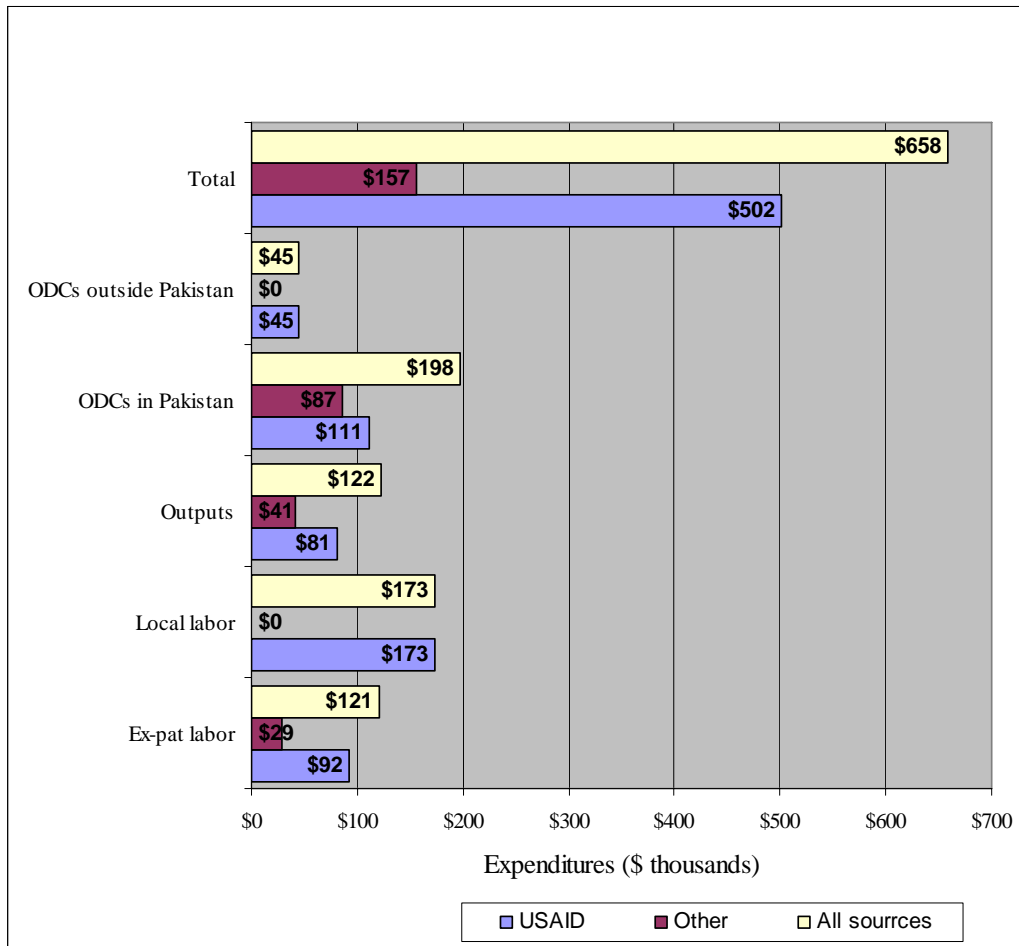
Benefit Cost Ratio – The benefit cost ratio is the present value of benefits divided by the present value of costs. A benefit cost ratio of one implies that a project returned one dollar for each dollar expended. A benefit cost ratio provides a rough measure of economic returns because it represents the proportional return on investment. For example, a benefit cost ratio of 1.5 implies that project benefits are 150% of costs. It is not, however, a rigorous measure of returns as it does not account for the timing of costs and benefits.

Internal Rate of Return (IRR) – The IRR is the rate of return on a stream of costs that equates the present value of costs with the present value of benefits. It thus represents the financial return on the investment. The IRR, however, provides no information on the distribution of benefits.

Based upon these measures, the project generated benefits in excess of costs (4.8 times costs).

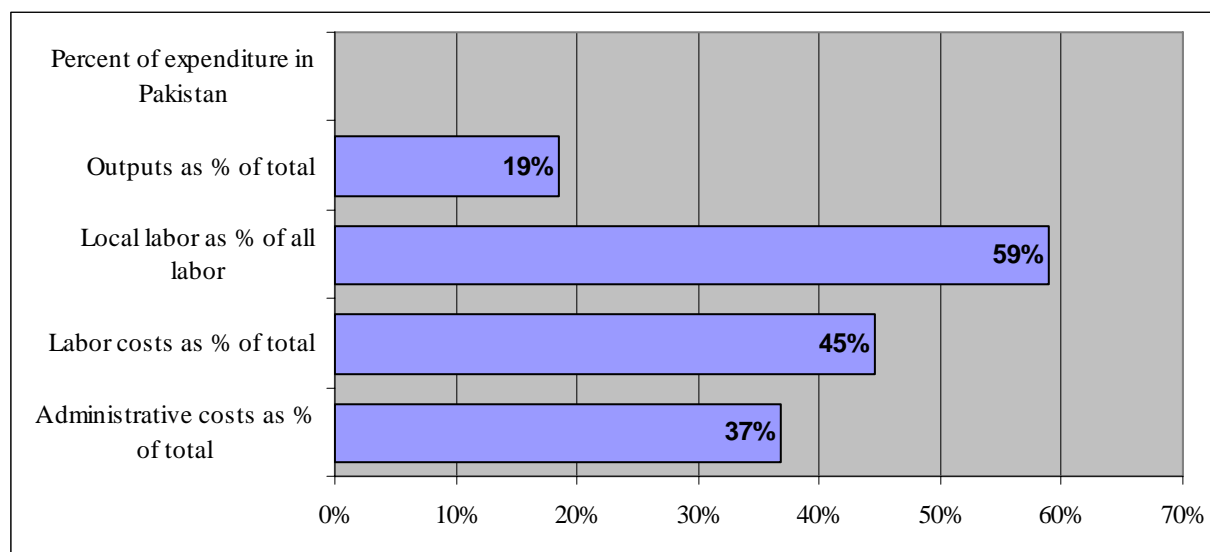
Another way to assess efficiency is to examine how costs are distributed across different cost categories. Figure 8 summarizes project expenditures by category.

FIGURE 8: DISPOSITION OF EXPENDITURES



The categories in which costs are reported facilitate calculation of several expenditure ratios documented in Figure 9. The ratios provide an indication of how the project spent its money. It spent 37% of the budget on administration and 45% on labor. Of the labor expenses, 59% was for local labor and 41% for ex-pat labor. It was not possible from the information provided to separate expenditure within Pakistan from that outside Pakistan.

FIGURE 9: EXPENDITURE RATIOS



E. Sustainability

Are the activities and results likely to be sustained after the project is completed?

Are the project results sustainable without additional support?

Conclusions: MEDA/ECDI created a self-sustaining BDS market with a little facilitation and capacity building. Beneficiaries have embraced the model and are discovering the importance of their roles and mobility within it. As long as demand for the REs' work is sustained (no guarantees in the free market) and there are no unforeseen supply line disruptions, beneficiaries should continue to enjoy what the project has established for them and modify it to suit their own ambitions and capacities.

It is still an open question of whether REs' higher incomes will remain protected from monopolistic practices, but given that they have multiple buyers, some collective bargaining power through the JVs, and ongoing monitoring from ECDI, chances are high that they will be protected.

Behind the Veil created a sustainability plan in its original design that centered on the role of the SAs as follows:⁵²

- SAs provide embedded services to rural embroiderers and receive a fee through the markup on embroidered garments.
- SAs link micro garment makers to retailers, exporters, and exhibition planners.
- Commercial designers provide services to micro garment makers, retailers, exporters, and SAs for a fee. "Once these groups have confidence in the market, they will be willing to invest."

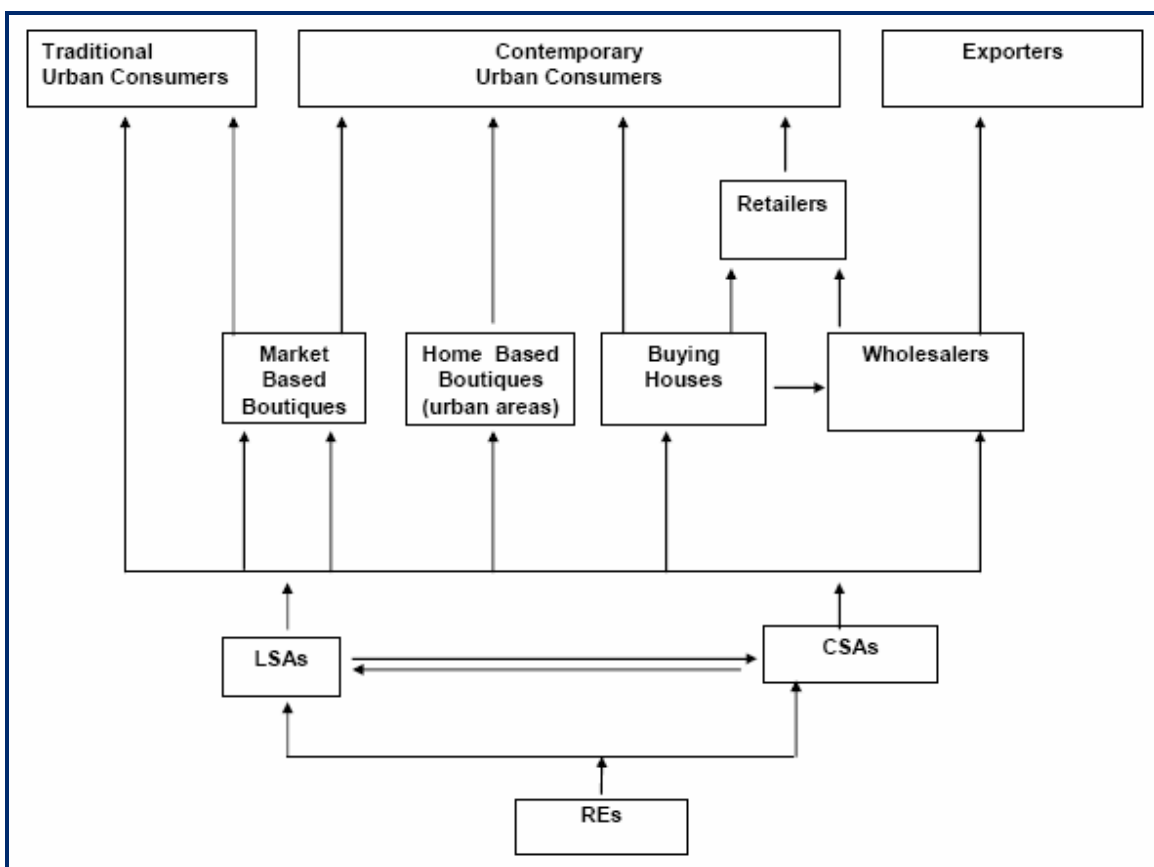
MEDA/ECDI provided capacity development and facilitation of information sharing and relationship building, but the SAs performed the actual work of establishing the value chain and once the system was in place, MEDA/ECDI expected to withdraw. The income increases the project beneficiaries have realized are based upon the project model of development of a value chain that responds to market demand and supply.

⁵² MEDA IGP Narrative File, p. 7.

In addition, MEDA/ECDI transferred the facilitation role they had been playing to Buying Houses (BHs). Entrepreneurs' investments established the BHs, and some of the project-supported SAs have established their own BHs. The six Buying Houses (BHs) consolidate the work of groups of REs by working with the CSAs. They provide quality control, marketing, and generally link large numbers of REs with customers. BHs provide merchandise samples to a range of buyers and distribute large orders through the value chain system. The BHs charge a reasonable fee for their services and the project's impact analysis contends that Behind the Veil increased BHs' capacities in planning, financial management, staff management, and merchandise displays.⁵³ Therefore, theoretically, sustainability of the buying houses means sustainability of the value chain. MEDA/ECDI had intended from the beginning to use BHs as a sustainability mechanism.⁵⁴

Figure 10 depicts the market linkages MEDA established. REs either sell to SAs or form "joint ventures" to sell as groups (see discussion in Effectiveness).

FIGURE 10: MAP OF THE EMBROIDERED GARMENT SECTOR



Source: MEDA Semi-Annual Report (July 1 – December 31, 2006), February 15, 2007.

With multiple channels and links, Behind the Veil created a web of market access, supply, and demand, providing many options for the products that REs produce.

⁵³ MEDA/ECDI Impact Analysis, p. 3.

⁵⁴ Discussion with ECDI project manager and staff, October 1, 2007 in Karachi.

As described under effectiveness, many REs have become SAs as they have discovered an interest in and capacity to be businesswomen. Some of the SAs have opened input supply shops, boutiques, retail outlets, and buying houses⁵⁵, further strengthening the model Behind the Veil built.

The project also established the Association of Women Entrepreneurs in Small and Micro-enterprises (AWESOME) in Hyderabad, Quetta, Karachi, and Multan as part of its exit strategy. Members meet regularly to plan events, share information, collaborate on orders, and plan expansion of their businesses.⁵⁶ We assume that the women will continue to meet as long as they find the association beneficial. The evaluators found that AWESOME is tied to Chambers of Commerce, which give them recognition as business people.

ECDI did acknowledge to the evaluators that prices of embroidery are lower in some markets, although the same care may not have been taken to ensure that designs match high value market demand. In a market system it would be acceptable for prices to be driven down. However, this project is geared toward economic empowerment of poor women, while at the same time driven by market demand. Some of the REs have become empowered enough to start to establish themselves as SAs; however this is not true for the majority, given field realities.

ECDI told the evaluators that they had begun to take the model further by linking beneficiaries with the National Rural Support Program (NRSP) to obtain micro finance for the sales agents.

F. Replication

To what extent can the activities and results of the project be replicated?

Can this activity for embroiderers be replicated on a larger scale across Pakistan?

Can this activity be replicated in other areas beyond embroidery?

<i>Conclusions:</i> The Behind the Veil model is replicable and could be replicated both in Pakistan and in other countries, within and without the embroidery sector.
--

The SEEP Network found that the project's replicability was envisioned from the beginning because MEDA/ECDI's market assessment informed their design.⁵⁷ Therefore, assuming market conditions have not changed, MEDA/ECDI's model as modified through experience would be replicable in other parts of Pakistan, as well.

In fact, the model is already being replicated. MEDA and ECDI recently received a large grant from the Canadian International Development Agency (CIDA) to develop additional value chains in all four provinces of Pakistan, with the goal of reducing poverty for marginalized women. A large component of the project will be value chain training by ECDI for other groups.⁵⁸ When the evaluation team last spoke with Helen Loftin of MEDA in November 2007, she said that they had not yet settled on the specific sectors for value chain work.

MEDA has developed a toolkit to support replication of their model by other institutions in other places and markets.

The Pakistan work is already a replication, since MEDA conducted a similar project in Afghanistan.

⁵⁵ MEDA internal Impact Assessment, p. 6.

⁵⁶ MEDA/ECDI reporting

⁵⁷ SEEP Case Study #6.

⁵⁸ Interview with Perveen A, Shaikh (ECDI), and Helen Loftin (MEDA) on September 14, 2007.

The essential ingredients needed for replicating Behind the Veil include:⁵⁹

- MEDA/ECDI’s market research and program design process;
- Commitment to reaching marginalized populations through sustainable market systems and conviction that markets can be influenced to benefit the poor;
- Sufficient skills to conduct training and capacity building for pro-poor value chain development and manage such a complex program.
- Funding that matches the scale of the market.
- Understanding that value chain development is not a social enterprise, and donors should not expect cost recovery.
- Market economy with sufficient supply and demand signals and demand for a product or service that the targeted beneficiaries can make and deliver.
- “Visionary and entrepreneurial leadership.”

It should be remembered that Behind the Veil was able to generate significant quantitative and qualitative benefits for its beneficiaries with few resources (\$633,000 for three years). To do so again with a similar funding level, the implementing organization would need talent, commitment, and a slim operating budget. Like MEDA/ECDI, it would also need to rely on predominantly local labor that receives payment through the services provided, not through the project (i.e., SAs).

G. Gender

To what extent has the project benefited women?

Conclusions: The project has primarily benefited women by increasing their incomes, mobility, skills, self-confidence, and family respect.

Women were the targeted beneficiaries of Behind the Veil and, as discussed in effectiveness and impact, they have realized significant monetary and social benefits from their participation in the model. Their incomes grew, as did their status in their families, they discovered capabilities and skills they did not know they had.



Photo 1: Input supply shop in Rahib Abro village and the girls (taken by evaluator)

Former embroiderers became sales agents and traveled, some for the first time, outside of their own villages to places like Karachi. The 14 mobile SAs in the Thatta region, the evaluators were told, are all former REs. Some women opened boutiques, shops, and buying houses. They learned to work with other business people and with each other. MEDA/ECDI observed that CSAs and LSAs became “women’s advocates, community mobilizers, and social entrepreneurs.”⁶⁰

Through training sessions, work groups, participation in exhibitions, joint ventures, and

AWESOME, women have found more freedom to meet in groups.

⁵⁹ SEEP Case Study #6, pp. 54-55.

⁶⁰ MEDA Impact Analysis, p. 5.

H. Reporting

Have the prime contractors and grantees reported on time and in a useful manner?

Conclusions: Reporting has been timely, useful, and informative.

MEDA/ECDI produced a series of semi-annual progress reports that were submitted in a timely manner, always 6 weeks after the close of a 6-month period. Quarterly reports were also submitted.

The project's Cognizant Technical Officer (CTO) at USAID/Pakistan was pleased with the reporting. The reports include progress against quantifiable indicators that were developed at the outset. The project developed an extensive questionnaire to capture qualitative changes, which it administered twice a year to record changes in the beneficiaries' incomes; sense of empowerment; decision making authority in the household; and effects on savings, investments, and children's education.

Not all of the quantitative data was collected at the outset, however. Income data collected at the beginning was limited, but expanded over time.

The project pre-dates the branding guidelines for cooperative agreements, according to the CTO. Even if it had not, the CTO said he probably would have requested a waiver due to the context in which the project was operating.

I. Outreach and Communications

How effective has the project been in getting its story out?

Conclusions: The project's communications have been adequate and probably appropriate, considering its beneficiaries' situations. Media interactions were minimal in order to protect the privacy of beneficiaries, but the project exhibited its products both nationally and internationally, a form of publicity. The implementers also participated in networks such as the SEEP Network and published articles about their work.

The project staff has been effective, but low key in getting the project's story out. According to the CTO, the project has intentionally kept a low profile inside Pakistan in order to develop and maintain strong relationships and trust with communities and the private sector. By contrast, outside Pakistan, the project has broadly promoted its approach, successes, challenges, and lessons learned to donors and practitioners. The project has published a series of articles on the SEEP Network.

Both through the evaluation team's visit to the field and the CTO's visit, the impression is that the beneficiaries were well aware of the project's objectives, role, and activities.

MEDA/ECDI used the following activities to publicize the project:⁶¹

- Exhibitions. Project beneficiaries have participated in government-subsidized national and international trade shows in Lahore, Karachi, and Islamabad. The evaluators attended one such exhibition in Karachi and were impressed with the quality of goods produced by project beneficiaries.
- SMEDA. One of the Behind the Veil's groups in Balochistan was selected to participate in the "One village-one product" program of the Small and Medium Enterprise Development Authority (SMEDA). Through the program, participants receive market support and opportunities to participate in exhibitions.

⁶¹ MEDA Impact Assessment, p. 5.

- Trade fairs outside Pakistan. From Behind the Veil offered program participants the opportunity to attend subsidized trade fairs in India. One Karachi SA participated in one such fair.

According to the CTO, the project had a strong sense of the message and media to communicate with its stakeholders to maximize project impact among sensitive communities. However, more could have been done to communicate the project’s activities and results more broadly within Pakistan from the U.S. Government perspective, which was not a priority from the project’s perspective.

J. Coordination

How effectively has the project coordinated with other parties?

Conclusions: The project coordinated effectively internally, with USAID, and with the Government of Pakistan. It did not interact much with other projects or NGOs.

MEDA and ECDI had worked together prior to this project and told the evaluators that their coordination and relationship is based on trust.⁶² The two organizations had worked together in the past in Pakistan and are continuing to work together on a CIDA-funded project.

According to the project CTO, the project coordinated well with USAID/Pakistan. Since site visits were not possible, the CTO held quarterly conference calls with both HQ and field staff to discuss status, issues, and plans. The CTO told the evaluators, “the project was extremely proactive in raising questions and issues.”⁶³ On the other hand, he commented generally that better coordination would be useful between USAID/Washington or USAID/Washington-funded projects (like Behind the Veil) and the USAID/Pakistan Mission.

The project has attempted to coordinate with other USG projects when required, but it has not developed synergies with other economic growth projects. The project staff said that they attempted synergies with the Government of Pakistan’s (GOP) Ahan project, but nothing materialized.

Behind the Veil did work with SMEDA as discussed above, and received subsidies from the Export Promotion Bureau for exhibitions outside of Pakistan.⁶⁴

V. RECOMMENDATIONS

The following recommendations identify Behind the Veil’s success factors and suggest their application to future projects.

Relevance

The value chain approach, especially in addressing the needs of poor women, has great potential and can and should be replicated, by USAID/Pakistan and its partners. However, experience shows that not all value chain projects create a stable market that survives the project’s end. As the Behind the Veil project shows, projects can be made most relevant to beneficiaries by including them in project design and implementation, and by conducting thorough market research prior to project design. Future projects that focus on individual (rather than systemic) benefits should adopt this model.

⁶² Interview with MEDA and ECDI representatives, September 15, Islamabad.

⁶³ Communication with Jason Wolfe, MEDA CTO, USAID/Pakistan

⁶⁴ MEDA Impact Assessment, p. 5.

Effectiveness

Projects designed by USAID/Pakistan and its partners can at the design stage identify possible weaknesses or issues that can arise in the future, and ensure their mitigation. In similar value chain models for poor women, steps should be taken, such as the establishment of producers' cooperatives, so that the possibility of monopolistic pricing by buyers is diminished.

Impact

At the design stage, USAID/Pakistan and its partners should ensure that the value chain process for the particular product being considered is workable, tried and tested, so that project impact is maximized. The preparation and dissemination of case studies through the life of the project would be effective in showing impact.

Efficiency

Future projects of a similar nature should maximize cost benefit ratios by using local labor and building local capacity to conduct the project's activities. The indicators for ensuring that cost benefit analysis takes place prior to and during the project's implementation should be identified in the project design, and their collection and analysis should be a part of the contractual agreement with the implementers.

Sustainability

Future projects should create a sustainability plan at the very beginning and follow it closely throughout the life of the project, making modifications based upon experience. The project design team must consider issues of eventual sustainability of the project, and make the needed adjustments/interventions a part of the indicators to be monitored through the life of project.

Project designers and implementers should consider providing microfinance facilities to assist women at the sales agent and buying house level to respond to more orders, participate in more exhibitions, and increase sales by accessing loans for equipment, input supplies, and travel, thus enhancing sustainability.

Gender

Gender-focused projects should develop a design that works directly for women and shows a solid understanding of their needs. USAID should consider using demonstrated knowledge of women's needs amongst the target population as a key criterion in proposal evaluation.

Outreach and Communications

In projects where there is sensitivity about photographs and other media coverage, the project implementers can use other forums, such as the SEEP Network, to publicize results. Efforts should be made, by USAID and the implementers, to present project results at different forums, and generate discussion and interest in development groups. In future, similar projects, funding should be adequate to ensure that the basic requirements are met.

Coordination

The project implementers, using USAID/Pakistan assistance when needed, should coordinate fully with civil society, donors and the government, and keep them informed through meetings and newsletters, thus enhancing a common understanding and ownership of best practices.

VI. LESSONS LEARNED

- Projects can benefit by precisely defining what economic and social empowerment of women entails, and developing indicators to track progress.
 - Research and market assessments help to design value chain development.
 - Beneficiary involvement is critical for successful project design and implementation, particularly for micro-level projects.
 - Development of women's associations in the value chain process can protect women from monopolistic buying practices.
 - Using predominantly local labor reduces project costs and maximizes benefits by building local capacity.
-

VII. NEXT STEPS

This evaluation produced a number of specific recommendations for enhancing future projects. The evaluation will be useful only if USAID and its project partners learn from the recommendations and implement them. This chapter sets forth procedures for evaluating the recommendations and deciding how to use them to best advantage. A possible course of action for methodically processing the evaluation results is:

Activity	Timeframe	Responsible person/office
Assign a person to review the recommendations of all eight evaluations and separate the recommendations into: (1) those that need to be handled internally within USAID, (2) those that need to be handled internally within EG, and (3) those that are project specific.	Immediately	USAID EG
Recommendations internal to USAID		
Convene a meeting within USAID to review the recommendations that need to be handled internally within USAID. Use the meeting to: <ul style="list-style-type: none"> • Decide which recommendations to address and which to ignore. • Discuss how to address the recommendations deemed important. • Identify an individual or office responsible for implementing each recommendation. • Establish a timeframe for implementation. • Determine a process for tracking progress on implementation of each recommendation. 	Third priority after initial meeting	USAID
Reconvene every six months (in whatever groups are appropriate) to review progress on implementation.	Six month intervals	USAID
Recommendations specific to EG		
Convene a meeting within EG to review the recommendations that need to be handled within EG. Follow the procedures outlines above.	Second priority after initial meeting	EG
Reconvene every six months (in whatever groups are appropriate) to review progress on implementation.	Six month intervals	EG

ANNEX 2: GETTING TO ANSWERS MATRIX

Evaluation Questions	Type of Answer or Evidence Needed	Method of Data Collection	Data Source	Selection Criteria	Data Analysis Methods
Relevance: How well was the project focused on the needs of the beneficiaries?					
Describe the motivation for initiating the project. (who, why, where, for/to whom)	Descriptive	Interviews	Interviews with USAID Interviews with stakeholders Interviews with key informants		Content analysis – look for examples of identifying a need, stakeholder input into design, participatory approach
How well did the project design incorporate the views of all relevant stakeholders? Describe the logic and process behind the joint USAID/MEDA/ECDI venture.					
Was the activity designed to meet a felt need of a specific community, target audience, or influential stakeholder?					
Was the project well designed to address the needs of the beneficiaries?					
To what extent did the design of the activity utilize participatory techniques?					
How well was the project adjusted to address the needs of the beneficiaries?					
Was the targeting appropriate in hindsight?					

Evaluation Questions	Type of Answer or Evidence Needed	Method of Data Collection	Data Source	Selection Criteria	Data Analysis Methods
In what ways has the project helped or hindered the benefits for women?					
How well did the project design incorporate the views of all relevant stakeholders?	Scale (5 point)	Interviews	Interviews with USAID Interviews with stakeholders Interviews with key informants		Aggregate scale
Were stakeholders involved in a substantive way throughout the project life cycle?	Scale (5 point)	Interviews	Interviews with USAID Interviews with stakeholders Interviews with key informants		Aggregate scale
Has stakeholder input led to changes in implementation? Provide examples.	Descriptive	Interviews	Interviews with USAID Interviews with stakeholders Interviews with key informants		Content analysis – document concrete examples of instances where stakeholder input guided implementation
What successful strategies have been adopted for marketing these women's products?					

Effectiveness: Has the project accomplished its objectives?

Evaluation Questions	Type of Answer or Evidence Needed	Method of Data Collection	Data Source	Selection Criteria	Data Analysis Methods
What were the stated objectives and targets?	Descriptive	Document review	Project planning documents		Tabulate objectives and targets
How were the initial targets established for each activity?					
Were the targets realistic?					
To what extent were the targets achieved?					
Were the targets appropriate?					
What are the lessons learned for setting targets in future activities in accordance with the requirements of USAID's Performance Monitoring Plan (PMP)?					
What was the impact on the stakeholder of training materials or programs? <i>(by region and gender)</i>	Comparison of before and after the training for those trained (skills, job responsibilities, etc.), their organizations and operations (changes and likely effects).	Survey structure interviews	Those trained and their bosses Energy experts	Random sample of those trained and their bosses, stratified by type of training and organization Expertise of the knowledgeable persons	Simple tabulation and estimation of the range of potential economic benefits
How many community organizations have been mobilized?	Comparison	Interviews			Number of community organizations mobilized
How has the product done more than create the linkages and the middlemen?					

Evaluation Questions	Type of Answer or Evidence Needed	Method of Data Collection	Data Source	Selection Criteria	Data Analysis Methods
Impact: To what extent has the project benefited the people of Pakistan?					
What are annual budgets for the project, and what does USAID/Pakistan provide?	Cost breakdown for each activity				
How has the program benefited the intended beneficiaries?					
What were the primary and secondary positive and negative impacts of the projects?					
How large has the impacts been or are likely to be?					
To what extent can the impacts be attributable to the project?					
How were the impacts distributed by region/province/area?		Disaggregated data			
Were any of these benefits or losses unexpected?					
What have been the impact (positive or negative) on women due to the project's implementation?		Interviews			
Efficiency: How efficient has the project been in utilizing its resources to achieve results?					
What are the costs associated with the project	Total costs associated with MEDA activities	Document review or request from MEDA	Interview with MEDA or request to MEDA staff		Input to cost benefit analysis
What was USAID's contribution to project costs (<i>by quarter and region</i>)	Total USAID financial support by quarter and region	Document review or MEDA/USAID records	Review of project financial documents		Input to cost benefit analysis Break down by (1) ex-pat labor based in US, (2) ODCs (if any)

Evaluation Questions	Type of Answer or Evidence Needed	Method of Data Collection	Data Source	Selection Criteria	Data Analysis Methods
					spent in US, (3) ex-pat labor in Pakistan, (4) local labor, (5) outputs and activities, (6) ODCs
What are the monetary benefits of the project? <i>(by quarter, region, and gender)</i>			Impact analysis – see questions to assess impacts in impacts section		Input to cost benefit analysis
To the extent possible, what is the internal rate of return for this project, as calculated in a cost benefit analysis?					
How cost-effective has the project been?					
How do overhead and administrative costs for this activity compare to others across differing types of implementation mechanisms (e.g. Contract, Limited Scope Grant Agreement, Grant, Cooperative Agreement) and for the different types of implementing entities (e.g. local vs. international firms, non-profits vs. for-profits, etc)?					
What are the estimates of benefits from bringing individuals into the value chain	Importance, relevance and impact of the value chain inclusion	Structured interviews	Those included		
Sustainability: Are the activities and results likely to be sustained after the project is completed?					
Were the activities designed in a manner which focuses on their sustainability after project					

Evaluation Questions	Type of Answer or Evidence Needed	Method of Data Collection	Data Source	Selection Criteria	Data Analysis Methods
completion?					
Was the initial timeframe for the activity realistic to achieve sustainable results?					
Were any of the activities fundamentally designed and implemented in a way which creates donor dependence?					
Is it reasonable to expect the project to achieve sustainability in the project life given internal and external factors?					
Is project financially sustainable? Why or why not?	Descriptive	Interviews	Key informant interviews		Narrative with content analysis to identify common reasons
What are the key elements that will sustain this project after MEDA and/or USAID withdraw?					
Replication: To what extent can the activities and results of the project be replicated?					
Were the activities designed in a manner which focuses on their replication?	Descriptive	Interviews	Interviews with stakeholders		Narrative with content analysis to identify common challenges
Were the activities implemented in a manner which focuses on their replication?					
Can the activities be replicated in other areas with similar socio-economic features?					

Evaluation Questions	Type of Answer or Evidence Needed	Method of Data Collection	Data Source	Selection Criteria	Data Analysis Methods
Can the activities be replicated in dissimilar areas?					
To what quantified extent can the project be replicated?	Descriptive	Interviews	Interviews with stakeholders		Narrative with content analysis to identify common constraints
Can the activity for embroiders be replicated on a larger scale across Pakistan? Which parts of the project best lend themselves to scaling up?					
Can this activity be replicated in other areas besides embroidery?					
Have other partners/groups been trained in value chain methodology? What are the prospects of such training and how would it be achieved?					
Gender: To what extent has the project benefited women?					
What efforts have been made to include men in this process of women's economic empowerment, and what have been the successes and challenges?					
To what extent has the project included women in its staff, partners, agents, etc.?					
How effective has the project been in reaching women?					

Evaluation Questions	Type of Answer or Evidence Needed	Method of Data Collection	Data Source	Selection Criteria	Data Analysis Methods
What are the direct quantified benefits that the project has had on women?					
What is the direct benefit that each program has had on women based on quantitative analysis of available data?	With and without comparison	Collected in impacts section			Described in impacts section

Reporting: Have the prime contractors and grantees fulfilled all of their reporting requirements in an accurate, comprehensive and timely manner?

Have the partners fulfilled all of their reporting requirements?	Comparison	Document review Interview	Project reports USAID		Percent of reporting requirements fulfilled
How useful is the format of reports been to you (USAID staff)?	Scale	Interview	USAID		
How can the reporting format be improved?	Descriptive	Interviews	Interviews with project staff Interviews with USAID		Narrative with content analysis to identify common concerns
How can the reporting requirement and formats be improved?	Descriptive	Interviews	Interviews with project staff Interviews with USAID		Narrative with content analysis to identify common concerns
Have all branding guidelines been followed?	Yes/no	Document review Interview	Project reports USAID		Yes/no with descriptive detail
Are the reported results accurate and verifiable?	Yes/no	Document review Interview	Project reports USAID		Yes/no with descriptive detail

Public Relations/Media Coverage: How effective has the project been in getting its story out?

Evaluation Questions	Type of Answer or Evidence Needed	Method of Data Collection	Data Source	Selection Criteria	Data Analysis Methods
Describe the project's public relations and media coverage outputs. (e.g., number of news stories published, number of press events held, etc.)	Numeric	Document review Interview	Project documents Project staff		Frequencies of different types of public relations and media activities
To what extent have they raised awareness of the MEDA/ECDI project?	Comparison	Document review	Public awareness survey		Percent increase in awareness of project
How effectively has the project highlighted success stories?					
How effective were the project's public relations events/activities in terms of frequency, nature, profile, content and design, branding and participation?					
How can the impact of the public relations component of future programming be improved?					
What would make future public relations activities more effective?	Descriptive	Interview	Project staff Implementing partners USAID media personnel		

Coordination: How effectively has the project coordinated with other parties?

How effectively has the project coordinated with the Government of Pakistan?					
How effectively has the project coordinated with other USG projects?					

Evaluation Questions	Type of Answer or Evidence Needed	Method of Data Collection	Data Source	Selection Criteria	Data Analysis Methods
How effectively has the project coordinated with other donors?					
How effectively has the project coordinated with other stakeholders?					
To what extent were synergies developed between the project and other individual USAID EG activities, other donor programs and/or GOP initiatives?					
What concrete steps should be taken to improve coordination and maximize synergies in future activities?					
What evaluations have already been done for this project?					
What is the strength of relationship between MEDA and ECDI?					
What is strength of relationships between partners through the value chain?					
What are the key strengths of MEDA and ECDI's management style?					

ANNEX 3: LIST OF REFERENCES

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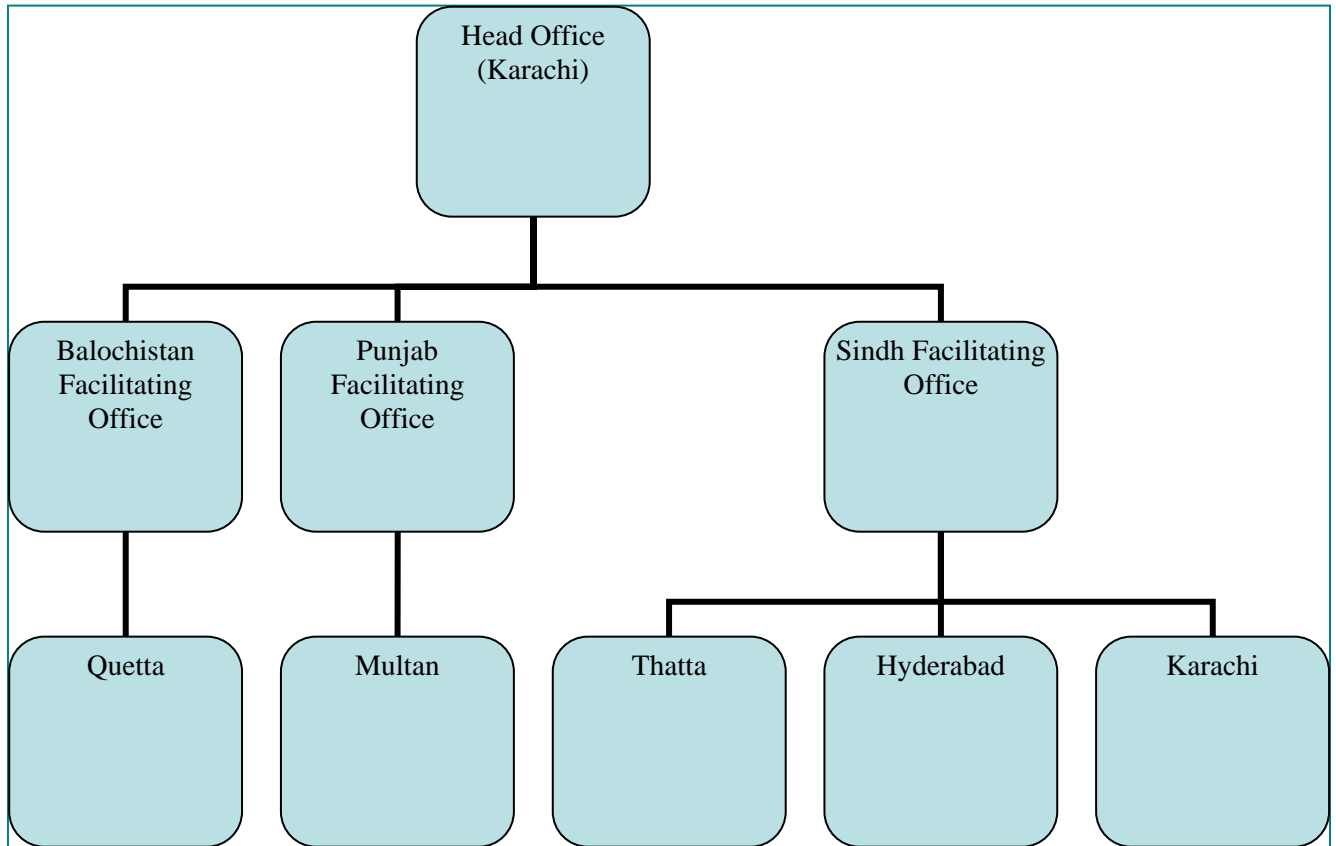
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ANNEX 4: CONTACTS

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3	Asreen	Rozina	Urban Facilitator	ECDI	Awami Markaz, Shara-e-Quaid-e-Azam, Karachi	0321-8744671			9/30/2007
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5	Khan	Nida Zaman	Data and Training Coordinator	ECDI	Awami Markaz, Shara-e-Quaid-e-Azam, Karachi	0321-2034606		nida_ecdi@yahoo.com	9/30/2007
6	Khatoon	Momina	M&E Officer	ECDI	Awami Markaz, Shara-e-Quaid-e-Azam, Karachi	0346-277051		m202_bakhtiari@hotmail.com	9/30/2007
7	Latif	Kashif	Finance Officer	ECDI	Awami Markaz, Shara-e-Quaid-e-Azam, Karachi	0333-3370775		kashif_ecdi@yahoo.com	9/30/2007
8	Nisa	Zaib-un	Rural Facilitator	ECDI	Thatta, Sindh	0345-3614639			10/1/2007
9	Shaikh	Amneh	M&E Manager	ECDI	Awami Markaz, Shara-e-Quaid-e-Azam, Karachi	0300-8276305		amneh.shaikh@gmail.com	9/30/2007
10	Shaikh	Perveen A.	Chief Executive Officer	ECDI	Awami Markaz, Shara-e-Quaid-e-Azam, Karachi	+92 (300) 820-9299	+92 (21) 454-0006, (21) 453-9419	ecdi_pak@yahoo.com	9/14/2007
11	Waqar	Saima	Merchandizer /Trainer	ECDI	Awami Markaz, Shara-e-Quaid-e-Azam, Karachi	0345-2857159			9/30/2007
12	Khan	Tanvir A. Mrs	Owner	Nines Boutique	Punjab. 1158-C Mumtazabad, Multan	0333 6102792	528609		9/29/2007
13	Khan	Yasmeen	Worker	Nines Boutique	Punjab. 1158-C Mumtazabad, Multan	0300 2142228	528609		9/29/2007
14	Akhtar	Mrs.	Worker	Nines Boutique	Punjab. 1158-C Mumtazabad, Multan		6986122		9/29/2007
15	Choudhry	Zahida	Director Designing	She's Boutique	Punjab. 2142 Erum Colony, Vehari Road, PC 60500, Multan	0321-633261	061-4230776		9/29/2007
16	Naqvi	Hina	Owner	Rida's Fashion Boutique	Punjab. 8/9 Ali Murtaza Street, #2 Haiderai Road, Gulgasht Colony, Multan	0302 749-6535	061-6211991	r_idas@hotmail.com	9/29/2007

No	Last Name	First Name	Title	Organization	Address	Cell	Telephone	Email/WWW	Date Met
17		Tahira, Mrs.	Owner	Tahira Boutique	Punjab. Double Phatak, Purana Shaja Abadar Road, Multan	0306 7401317 & 0306 7344105	061-4586625		9/29/2007
18		Baji Farzana		Abdullah Boutique Centre	Punjab. House# 30, Street # 14, AlFarooq Grammar School Road, Muslim Town, Bahawalpur	0333-6396067	06222-80025		9/29/2007
19		Ms. Sabiha	Owner	Sabihaz	Punjab. Multan		061-6537114		9/29/2007
20	Kiani	Asia	Owner	Kashmala's Collection	Punjab. Band Gali, Mahmood Abad Colony, Near Bismillah Chowk, Khanewal Road, Multan	0302-7481002 & 0300- 6334457			9/29/2007
21		Shaheen, Mrs.	Owner	Shaheen Botieuque	Sindh. House 336, Unit # 10, Block # D, Latifabad, Hyderabad	0333 3927290			9/29/2007
22			Worker	Mehran Rang Boutique	Sindh. Shop No 6, Main Road, Qasimabad, Hyderabad	0333-2659070 & 0345- 3579141	0221-654057		9/29/2007
23	Sand	Sheheryar	Owner	Marvee Boutique	Sindh. Shop No. 57, 1st Floor, Fawad Shopping Center, North Nazimabad Block G, Haidery, Karachi	0333-2233346	021-6675456		9/29/2007
24			Worker	Hubba Collection	Sindh. House # G/11, Al Waheed Colony, Hali Road, Hyderabad		023-881077	yyasha2004@yahoo.com	9/29/2007
25			Owner	Anjum's Designer Collection	Sindh. Suite A-271, Block- L, North Nazimabad, Karachi	0300 2324469	021-6624741		9/29/2007
26			REs of Village Jar, Thatta, Sindh						
27			REs of Village Rahib Abro, Thatta, Sindh						

ANNEX 5: MEDA/ECDI PROJECT STRUCTURE



Source: ECDI, Access to Contemporary Market for Homebound Women Embroiderers in Pakistan, Project Brief/Presentation, March 2006.

ANNEX 6: KEY STAKEHOLDERS

- Buying house owners
- Credit marketing institutions
- Embroiderers
- Event organizers
- Exporters
- Fashion designer institutions
- Fashion designers
- Foreign buyers
- Home based boutiques
- Immobile sales agents
- Infrastructure (venues for exhibitions)
- Input suppliers
- Market based boutiques
- Merchandisers
- Mobile sales agents
- Retailers / wholesalers
- Sign board makers
- Tracer designers
- Trainers (marketing, finance, design)
- Web site developers
- Community sales agents

Source: ECDI, Access to Contemporary Market for Homebound Women Embroiderers in Pakistan, Project Brief/Presentation, March 2006.

ANNEX 7: PRELIMINARY MAP OF THE EMBROIDERED GARMENT SUB-SECTOR

Source: MEDA ECDI, Market Assessment Report, SEEP, Practitioner Learning Program, December 2003

