



ACTIVITY COMPLETION SUMMARY (ACS)
A New Generation of Women Entrepreneurs in Pakistan (ID:
P144110)
Pakistan (SOUTH ASIA)



BASIC INFORMATION

Activity Information

Project ID P144110	Product Line Advisory Services & Analytics
Short Name Women Entrepreneurs in Pakistan	Full Name A New Generation of Women Entrepreneurs in Pakistan
Project Status Closed	Completion Fiscal Year 2019

Processing

Is this a Reimbursable Advisory Service (RAS)?

No

What kind of task description is needed?

Concept Note with a Review (Track 2, including Programmatic)

Is this a Programmatic activity?

No

Is this a joint Bank-IFC activity?

No

Accountability

Region SOUTH ASIA	Country, Regional or World Pakistan
Requesting Unit SACPK(1539)	Team Leader Komal Mohindra
Responsible Unit GFCSN(9777)	
Practice Area (Lead) Trade & Competitiveness	Contributing Practice Areas

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BRIEF ACTIVITY DESCRIPTION

The Women Entrepreneurs T.A. will provide both services to targeted clientele and public goods services that will spillover to non-beneficiaries in and outside of Pakistan. The T.A. will be executed in three phases: design, implementation, and evaluation. The proposed scope of work would provide the following services for selected participants of the pilot program : Links to finance, Mentors: Develop networks of mentors and coaches nationally that contribute their time to the development of women entrepreneurs. • Skills: Through custom and targeted training, help build relevant business and networking skills, including many of the "soft" skills needed to successfully grow a business. The rationale for developing and facilitating mentoring and networking services is the prominent role these play in the world's most entrepreneurial ecosystems (i.e. Silicon Valley, Israel, etc.) and their short supply in Pakistan, as confirmed through stakeholder consultations. Additionally, highlighting role models of successful female entrepreneurs is key given evidence on the capacity of female business owners to spur a virtuous cycle of women in business. The rationale for building relevant business skills for women entrepreneurs is based partially on David McKenzie and Christopher Woodruff's research on business training and entrepreneurship evaluations around the world. They found modest impacts of training on survivorship of existing firms, but strong evidence that training programs help prospective owners launch new businesses more quickly. However, most trainings are of questionable quality, often delivered in ways that don't resonate with women entrepreneurs (such as theoretical power point presentations to passive audiences), and are often of such a general nature as to be marginally relevant to most participants, but actually impactful to a very few. Therefore, the emphasis on training will be customization, delivery, and relevance, and will be measured through both client satisfaction surveys and the impact analysis. Additionally, the pilot beneficiaries will be, on average, more educated and of higher baseline skill level than the subjects measured by McKenzie and Woodruff, which is expected to boost the impact of business training in conjunction with higher quality and more relevant substance. The activities covered under this project are the delivery of this program in Lahore and two secondary cities in Pakistan, as well as a rigorous impact evaluation of the earlier version of the program in Karachi (P145210). In the course of delivery, local partners will be engaged and supported to build their capacity to deliver programs to women business owners in Pakistan.

DEVELOPMENT OBJECTIVE

Building on the findings, lessons learned, and recommendations of previous interventions and analytic work, the Women Entrepreneurs NLTA will create, through a pilot intervention, an entrepreneurial microcosm for a select group of businesswomen operating micro and small firms in Pakistan. Its primary development objective is to help these selected women entrepreneurs grow their businesses in a way that is measurable, replicable and possibly scalable, through a more multi-dimensional approach than focusing on a single 'silver bullet' intervention . This packaged approach will include: mentoring and networking support, access to more appropriate financial services, and building and enhancing relevant business skills.



ACTIVITY TYPE

Is this mainly an analytical or an advisory activity?

Advisory

What does this task primarily focus on?

Implementation advice/Capacity building

DELIVERABLES

Group By: Pillar

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Name	Lead	Completion Date	Processing Type	Modification Since last Milestone	Status
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Karachi Impact Evaluation		30-Jun-2017(A)	DR Not Required	Completed
Karachi independent program evaluation		31-May-2017(A)	DR Not Required	Completed
Baseline survey of women entrepreneurs in Karachi		31-Jan-2017(A)	DR Not Required	Completed
Profile of womenx for global publication		29-Dec-2017(A)	DR Not Required	Completed
Disseminate findings from entrepreneurship survey		30-Nov-2017(A)	DR Not Required	Completed
CMU brief on integrating womenx into operations		31-Jul-2017(A)	DR Not Required	Completed
Completion report by implementing firm	Komal Mohindra	31-Mar-2019(A)	DR Not Required	Completed
Lahore curriculum package prepared by Government College University	Komal Mohindra	29-Mar-2019(A)	DR Not Required	Completed



Independent Evaluation for Lahore Program	Komal Mohindra	29-Mar-2019(A)	DR Not Required	New	Completed
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Comments

No comments have been entered

DELIVERABLE DOCUMENTS

Document Title	Document Type	Document Date	Classification
Deliverable: Completion report by implementing firm			
WomenX final report	Report	04/08/2019	Official use only
WomenX Pakistan_FINAL REPORT_KHI	Report	04/11/2019	Official use only
Deliverable: Independent Evaluation for Lahore Program			
Report_Final Evaluation Womenx Program - Nur 18th March	Report	04/22/2019	Official use only

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AGE AND BUDGET

Activity Age in Months (See Annex A for details)

At Concept Package Sign-off (Track 2)	At Last Approved Progress Review	Actual
76.8		0.0

Budget (See Annex B for details)

Source of Fund	At Concept Package Sign-off (Track 2)	At Last Approved Progress Review	Revised Plan	Actual Expenditure
Bank Budget	80,000	80,000	80,000	7,769
Bank Trust Fund	400,000	2,159,800	2,159,800	1,528,155
Grand Total Direct Cost	480,000	2,239,800	2,239,800	1,535,925



Comments

No comments have been entered

RESULTS

Do you want to track result indicators for this activity?

Yes

Outcome Indicators

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Intermediate Outcome Indicators

Facilitated exchange of best practice w/ partners

Unit of Measure: Text

Facilitated exchange of best practice w/ partners

	Baseline	Actual (Previous)	Actual (Current)	End Target	Status
Value	N/A			N/A	No Change
Date	07-Jan-2013			31-Dec-2018	

New innovative approach developed

Unit of Measure: Text

New innovative approach developed

	Baseline	Actual (Previous)	Actual (Current)	End Target	Status
Value	N/A		Womenx program designed and pilot activities initiated in	Pilot approach documented (curriculum delivered)	Revised



		Karachi and other cities	
Date	07-Jan-2013	15-Apr-2014	31-Dec-2018

Output Indicators

Women entrepreneurs trained in management and business skills and soft skills

Unit of Measure: Number

Number of women who participate in the program

	Actual (Previous)	Actual (Current)	End Target	Status
Value		629.00	800.00	Revised
Date		11-Apr-2019	31-Dec-2018	

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Overall Comments

The lessons, implementation experience, network of local partners and data generated by this program have informed other programs in Pakistan looking to increase their gender impact. The team has shared these with the WBG teams working on P124268 Economic Revitalization of Khyber Pakhtunkhwa and Federally Administered Tribal Areas, P159428 Pakistan Financial Inclusion and Infrastructure Project, and P163562 Integrated Tourism and Enterprise Development in Khyber Pakhtunkhwa, as well as non-lending programs such as Pakistan Gender and Social Inclusion Platform (P161808) and the IFC's investment climate work in Punjab. In addition, the lessons and approach were reflected in the overall World Bank proposal to the G20 Women's Entrepreneurship Financing Initiative (We-Fi), and in the concept note for the Pakistan We-Fi project (P168388), which will focus on follow-on ecosystem building and data collection work. With local customization and adaptation, the womenX approach is also being applied in other programs aimed at female growth-potential entrepreneurs such as in the Caribbean, Nigeria, Armenia, Saudi Arabia, Egypt and Sri Lanka, with the womenX team playing an active role in sharing the lessons in BBLs, the EFI Gender Community of Practice and one on one meetings with program teams. The team has also helped in the design of an IFC proposal for womenX Afghanistan, which aims to replicate the program. Outside of the WBG, the team has also shared lessons with USAID, who used the information in the design of the gender dimension of their Pakistan SME support program.

ASSESSMENT

Development Effectiveness Rating

● Satisfactory(5)



Outcomes

Outcomes for the program have largely been met in terms of the quantitative targets and have exceeded expectations in terms of spillovers in the entrepreneurship ecosystem for women. Overall, the performance has been satisfactory. Key achievements include:

- delivery of business education and soft skills to 345 women entrepreneurs in Lahore, Faisalabad and Islamabad and 284 participants in Karachi and Peshawar. Total of 629 women in 5 cities across Pakistan.
- delivery of one-on-one mentoring to 172 participants in 5 cities; 63 networking events were conducted
- a complete business education curriculum for a 12 session course was developed and delivered
- the program was embedded in 4 local public academic institutions, with follow-on women's entrepreneurship programming continuing on at some of them. For example, Government College Lahore is now running a women entrepreneurs' incubator for the Punjab Commission on the Status of Women.
- engagement with local partners including Chambers of Commerce, industry associations and networking organizations. The Lahore Chamber of Commerce launched a women's chamber during the program, after partnering with womenX on various outreach activities.

The final evaluation of the program in Lahore, Faisalabad and Islamabad revealed the following improvements:

- business practices (based on an index of 13 different business practices including accounts) improved 13% from baseline to end-line
- share of participants using online marketing increased by 12%
- share of participants using cash flow for decision making increased by 19%
- percentage of participants reporting positive difference in household decision making was at 48%

An impact evaluation (using a quasi-experimental design) of the Karachi program revealed the following:

- the program appears to have a positive impact on 5 indicators of entrepreneurial characteristics: self-efficacy, locus of control, attitudes towards risk, pro-activity and financial knowledge.
- participating in the program increases the probability of recording the budget by 60% and having a business plan by 46%. In addition, participation in the program increases the probability of been able to produce bank documents for a loan and record keeping of debts by 30%.

Following the completion of the program, an incubator for women-led enterprises has been developed in Government College University, Lahore. The womenx program has also informed the design of the We-Fi



Pakistan project, which will go on to support the start-up entrepreneurship ecosystem for women entrepreneurs in Pakistan.

Lessons Learned

Going forward, there are some key aspects for teams to consider integrating in women's entrepreneurship programs:

- given the persistently low numbers of women entrepreneurs in Pakistan, it may be useful to consider designing interventions at an earlier stage of the firm life cycle to encourage women-led start-ups. For example, ideation and startup support would be particularly relevant for nascent women entrepreneurs and for addressing some of the risk aversion constraints.
- involving families and increasing their awareness and acceptance of entrepreneurship is critical to program success. An example was the Faisalabad Entrepreneurship Festival which was a family-friendly day organized by the program.
- many women entrepreneurs are not well integrated in business networks, even with other women. Networking opportunities and peer learning were amongst the highest participant-rated activities. Future programs may want to consider some budget allocation to fund entrepreneurs' participation at key networking or trade events.
- access to finance components may benefit from provision of funding for women-led enterprises at various stages of the firm life cycle. There is limited access to risk and investment capital for women-led enterprises.
- wraparound services like childcare and transport are key for outreach and delivery of services to underserved segments of women entrepreneurs.
- robust partnerships with local institutions (universities, chambers) can ensure sustainability of the program after the intervention ends.

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ANNEX A. DETAILED SCHEDULE

Name	Original	Revised at the last milestone	Latest Planned	Actual
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ANNEX B. DETAILED BUDGET

Budget Plan vs Actual (USD)

Source of Fund	Cumulative Budget			Current FY (2019)			
	Activity Plan	Actual Expenditure to Date	Actual vs Plan (%)	Activity Plan	WPA Plan	Expenditure (YTD)	WPA Burn Rate (%)
Bank Budget	80,000	7,769	10	0	0	0	0
Bank Trust Fund	2,159,800	1,528,155	71	171,750	0	230,626	0

Budget Plan (USD)

Costing

Do you want to plan the budget by FY?

Yes

Do you want to plan your budget by Subtasks?

Source of Fund	2019 (Current FY)	Cumulative Budget
Grand Total		
Grand Total Direct Cost	171,750	2,239,800
Bank Budget	0	80,000
Bank Trust Fund	171,750	2,159,800

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ANNEX C. DELIVERABLES DETAILS

Not Categorized

Deliverable Name	Decision Review Required?
Karachi Impact Evaluation	No
Status	Deliverable Creation Date
Completed	03-Jan-2018
Planned Completion Date	Actual Delivery Date
30-Jun-2017	03-Aug-2017
Lead	

Provide a brief description of the deliverable

This report summarizes the 12 months impact of the Womenx program on the second cohort of women entrepreneurs in the Karachi pilot program.

While the original methodology planned for the evaluation was a RCT, due to the low number of applicants, a quasi-experimental approach was followed. This allowed for addressing potential self-selection by matching women in the program with women outside the program. To this end, a city wide representative survey was conducted, and some of these women matched with the women in the program for data collection. A description of women entrepreneurs can be found in the baseline report. One first lesson of this approach is the enormous difficulties with collecting key information in successive follow up surveys which undermines the robustness of the methodology. The significant attrition in data collection and the large heterogeneity in performance characteristics of the women in the program did not allow for an evaluation of key performance indicators.

Provide a brief summary of outputs before recommending decision review of the deliverable (if needed) or changing its status to Completed. If applicable, include links to external documents and websites.

The overall headline result is that we identified a positive impact of womenx on some of the entrepreneurial traits and attitudes, and the introduction of managerial practices. We cannot evaluate the impact on business performance as a result of lack of statistical power and the short time horizon of measurement.

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Regarding the perceptions of entrepreneurial traits and non-cognitive skills, we find a positive and statistically significant impact on self-efficacy, locus of control, attitudes towards risk, pro-activity and financial knowledge. We cannot identify an impact on planning, self-confidence, autonomy, innovation, creativity, planning, marshalling or ambiguity. While the lack of impact on autonomy is disappointing, it is unsurprising given the very strong social norms that affect autonomy perceptions.

Some managerial practices also improved. Participating in the program increased the probability of recording the budget by 60%, having a business plan by 46%, and being able to produce bank documents for a loan and record debts record by 30%. There is no statistically significant impact on recording sales, which is hardly surprising given that more than 80% of women did this at baseline.

Reflecting on the lessons of the evaluation, several important issues arise for consideration in future evaluations:

- Programs in countries where social norms are strong disablers of women’s economic empowerment and participation should be implemented gradually, with a first stage focusing on a longer period of dissemination and outreach, and some initial activities such as networking events. This could help to increase application and take up, and facilitate evaluations.
- When working with ecosystem partners it is important to consider that most women entrepreneurs function in isolation from chambers and other institutions. Therefore, reaching out to these women that may have growth potential requires an effort of dissemination that goes beyond involving existing institutions.
- In countries where data collection is not too costly, it is advisable to do a baseline survey prior to the beginning of the program to help inform program design, outreach and dissemination of the program.
- There is some positive correlation between panel scores to applicants and performance, especially at lower performance levels; which may suggest that panels can be helpful to identify potentially not so good performers and not so much the most successful participants.

An informal review meeting was held on May 30, 2017 and chaired by Practice Manager Esperanza Lasagabaster, with comments from World Bank peer reviewers (Noa Gimelli, Francisco Campos and Lucia Hamner). The comments were discussed and the deliverable was revised based on comments received. The revised version was completed August 2017.

Not Categorized



Deliverable Name Karachi independent program evaluation	Decision Review Required? No
Status Completed	Deliverable Creation Date 11-Jan-2018
Planned Completion Date 31-May-2017	Actual Delivery Date 26-May-2017
Lead ---	

Provide a brief description of the deliverable

The purpose of this end evaluation was to assess the results of the project in light of the project design and management, beneficiary participation, and changes in beneficiaries’ businesses (and management practices) over the course of the program.

Provide a brief summary of outputs before recommending decision review of the deliverable (if needed) or changing its status to Completed. If applicable, include links to external documents and websites.

In general, participants were satisfied with the program, with more than two thirds reporting it met their learning needs, and they used the skills and knowledge gained. 96% thought the program offered good value for money and 90% would recommend it to peers.

WomenX triggered the positive change in businesses through the BE curriculum that emphasized taking stock of available resources and leveraging them to benefit the business. Women drew on family and social networks to help them raise capital, tap into existing expertise add part-time or commission based employees as needed.

Second, according to participants, revenues increased because of new marketing strategies (such as using the internet/ Facebook etc.), product lines, market segmentation; new clients through networking; improved pricing because of understanding it better. All these aspects were covered in the constellation of activities that supported the BE curriculum.

Networking in particular stands out, especially the informal networking that developed spontaneously among different groups of alumni, resulting in for example, hosting joint exhibitions, launching joint promotional campaigns, trading services and products. These informal networks also led to business referrals, new supply chains and identification of vendors.

Without exception, all the alumni and other stakeholders asserted that the most outstanding outcome was the level of confidence gained as women came to understand value their experience and their businesses. The mix of soft skills, mastermind sessions and mentoring provided the necessary support. The confidence was

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manifested in how women spoke in class, how they pitched their business, how they interacted with their peers.

Not Categorized

Deliverable Name	Decision Review Required?
Baseline survey of women entrepreneurs in Karachi	No
Status	Deliverable Creation Date
Completed	11-Jan-2018
Planned Completion Date	Actual Delivery Date
31-Jan-2017	31-Jul-2017
Lead	

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Provide a brief description of the deliverable

Survey report of 2015 survey of women entrepreneurs in Karachi. The survey was implemented during June and July 2015. The objectives of the survey were twofold: (i) to conduct the first city-level, representative survey of women entrepreneurs in Pakistan, starting with the largest commercial center in the country, Karachi, and (ii) to support the impact evaluation of the program WomenX, implemented in Karachi since 2014, by leveraging the survey to identify a control group.

Provide a brief summary of outputs before recommending decision review of the deliverable (if needed) or changing its status to Completed. If applicable, include links to external documents and websites.

Increasing female participation in economic activities is critical for economic growth and shared prosperity. One of the main sources for women’s participation is entrepreneurship. Women entrepreneurs remain an untapped source of productivity and employment growth, significantly constrained by social norms and legislation that impede their full contribution to country incomes. This is especially the case in countries like Pakistan, which has one of the lowest female entrepreneurship rates in the world.

Supporting and empowering women requires a full understanding of their constraints to fully participate in business activities, the sectors of operation, and their skills and growth aspirations. This reports offers some new evidence to support women entrepreneurs by providing a profile of these entrepreneurs for the city of Karachi. Specifically, we describe the results of a citywide baseline survey with more than 600 women who are growth potential entrepreneurs—have been in business more than a year and employ at least two full-time employees, and excludes self-employed—for the impact evaluation of the WomenX program.



The survey confirms that entrepreneurial rates among women are very low in Karachi, but they vary significantly across towns. These women also tend to be relatively more educated than the population and are very confident in their entrepreneurial traits and abilities. Regarding their traits and skills, we find that best managerial practices are far from been adopted, and both the quality of their managerial practices and education levels are strong predictors of performance variation across the women in the sample. The data also show that most women have little experience before opening their businesses and that gaining independence and entrepreneurial motivations are important reasons for their businesses. This lack of experience and motivations matter to explain performance.

One important aspect of entrepreneurial activities is related to traits and attitudes. The women surveyed tend to be relatively confident, but the weakest dimension of their attitudes is autonomy. Interestingly, lack of autonomy does not manifest in terms of time availability for the business, but on the choice of business premises and, above all, on key business decisions. The flip side of lack of autonomy is the fact that there is a large family involvement in the business, suggesting the importance of social capital. This social capital explains differences in firm performance, while we find that lack of autonomy is correlated with low performance.

Women entrepreneurs in Karachi are largely informal, which undermines their potential to grow, and tend to operate in isolation from associations or chambers of commerce. A significant proportion of entrepreneurs find access to finance to be the main constraint for their business and have never applied for credit. Family loans are the most common source of credit. Finally, most entrepreneurs appear to have "necessity" aspirations or a mixture of both "necessity" and "opportunity" aspirations, but differently to their motivations to open a business, there are no significant differences between opportunity and necessity aspirations in terms of firm performance.

The analysis suggests that entrepreneurship support programs issues need to raise the managerial quality of these women, at the same time that supporting strategies enhance their autonomy. In addition, it is critical to break their isolation by facilitating networks and mentoring.

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Deliverable Name	Decision Review Required?
Profile of womenx for global publication	No
Status	Deliverable Creation Date
Completed	11-Jan-2018
Planned Completion Date	Actual Delivery Date
29-Dec-2017	07-Sep-2017
Lead	



Provide a brief description of the deliverable

A brief profile of the pilot developed for publication in a global report on women's entrepreneurship.

Provide a brief summary of outputs before recommending decision review of the deliverable (if needed) or changing its status to Completed. If applicable, include links to external documents and websites.

WomenX, a multiregional women’s entrepreneurship program, was developed by the World Bank with the support of several internal, senior management champions. The program was launched in Pakistan and Nigeria in 2014 and offers a suite of services to women entrepreneurs. Participants are taught core business skills, such as accounting, marketing, operations and HR management, and basics of legal affairs, in combination with opportunities to network among peers and broader business communities; soft skills training like communication and negotiation skills are also provided. Local business schools are key delivery partners in both countries (in Pakistan, local partners work with Enclude Solutions to deliver the program).

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Deliverable Name	Decision Review Required?
Disseminate findings from entrepreneurship survey	No
Status	Deliverable Creation Date
Completed	11-Jan-2018
Planned Completion Date	Actual Delivery Date
30-Nov-2017	15-Nov-2017
Lead	

Provide a brief description of the deliverable

Chapter on "**Catalyzing Women's Growth Entrepreneurship in Pakistan's Cities: Data from Karachi and Lahore**" for the Pakistan Development Update.

Provide a brief summary of outputs before recommending decision review of the deliverable (if needed) or changing its status to Completed. If applicable, include links to external documents and websites.

Enabling women's entrepreneurship can help boost growth, create jobs, and encourage more women to enter the labor force. In Pakistan, however, women’s entrepreneurship is still limited due to the



disproportionate barriers women face when starting a business. New granular data has helped understand these barriers better. findings show:

- Even in metropolises such as Karachi and Lahore, very few women run their own business
- Women-owned businesses are concentrated in traditional sectors associated with women and their owners tend to be more educated than the average Pakistani woman
- Encouragingly, basic management practices are in place in such businesses but women entrepreneurs often lack autonomy
- Most women start a business out of necessity rather than opportunity but they remain informal and struggle to access appropriate financial services

Tailored approaches are required to ensure that programs for women entrepreneurs meet their needs. Proposed interventions include:

- Improving the business-enabling environment for women is key to incentivizing their participation in entrepreneurship and their economic participation more generally.
- Peer networking and learning is the most useful form of support, according to women entrepreneurs.
- Women's entrepreneurship support programs in Pakistan need to enhance the managerial capacity of participants.
- Support strategies to enhance women's autonomy and reduce social constraints need to be an explicit focus.
- The role of finance needs to be better understood and designed in a way that best suits women.

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Deliverable Name	Decision Review Required?
CMU brief on integrating womenx into operations	No
Status	Deliverable Creation Date
Completed	17-Jan-2018
Planned Completion Date	Actual Delivery Date
31-Jul-2017	21-Aug-2017



Lead

Provide a brief description of the deliverable

A brief for the Pakistan CMU, following CD's directions, on integrating results of the pilot activity into operations in the country.

Provide a brief summary of outputs before recommending decision review of the deliverable (if needed) or changing its status to Completed. If applicable, include links to external documents and websites.

The Womenx program targeted "high potential" women entrepreneurs, selected via application and interview, with an existing business for at least 12 months, and a minimum of 2 employees, with a focus on Karachi, Peshawar, Lahore, Faisalabad and Islamabad/Rawalpindi. For scale-up, a much broader range of interventions is proposed, with Womenx-type components being one part of a range of activities (for existing or potential entrepreneurs and to encourage women's labor force participation more broadly) to support women's economic empowerment more holistically in Pakistan. Proposals include:

- Roll-out Womenx curriculum and content as part of other Pakistan programs, possibly also integrating digital technologies (online learning).
- Changing norms, perceptions and, ultimately, behavior on women's economic empowerment and entrepreneurship through ongoing engagement with chambers of commerce and government agencies and facilitating networks of women entrepreneurs, including home-based businesses, and their connections to industry, including via digital networks.
- Partnering with multi-nationals, plus matching grants via firms sourcing from women's businesses.

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Deliverable Name Decision Review Required?

[Completion report by implementing firm](#) No

Status Deliverable Creation Date

Completed 26-Mar-2018

Planned Completion Date Actual Delivery Date

31-Mar-2019 01-Feb-2019

Lead

Komal Mohindra



Provide a brief description of the deliverable

The main implementing firm, Enclude, will prepare a completion report including the monitoring and evaluation data from the program.

Provide a brief summary of outputs before recommending decision review of the deliverable (if needed) or changing its status to Completed. If applicable, include links to external documents and websites.

Not Categorized

Deliverable Name Lahore curriculum package prepared by Government College University	Decision Review Required? No
Status Completed	Deliverable Creation Date 26-Mar-2018
Planned Completion Date 29-Mar-2019	Actual Delivery Date 07-Feb-2019
Lead Komal Mohindra	

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Provide a brief description of the deliverable

The materials used to deliver the womenX training in Lahore will be consolidated and submitted.

Provide a brief summary of outputs before recommending decision review of the deliverable (if needed) or changing its status to Completed. If applicable, include links to external documents and websites.

The curriculum package was delivered as set of files including handouts, activity worksheets and reading materials. The sessions include:

- Orientation
- Business model
- Lean canvas clinic
- Lean marketing



- Selling skills
- Financial management

Not Categorized

Deliverable Name Independent Evaluation for Lahore Program	Decision Review Required? No
Status Completed	Deliverable Creation Date 22-Apr-2019
Planned Completion Date 29-Mar-2019	Actual Delivery Date 12-Apr-2019
Lead Komal Mohindra	

Provide a brief description of the deliverable

The program will commission an independent evaluation to review implementation and program results and highlight key lessons for future program delivery.

Provide a brief summary of outputs before recommending decision review of the deliverable (if needed) or changing its status to Completed. If applicable, include links to external documents and websites.

The evaluator has prepared a report, summary ppt and five sets of appendices.

ANNEX D. CLIENTS

Clients or Audience

Does this activity have a client?

Yes

ANNEX F. GRANT REPORTING

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WINDOW: Pakistan PSD - Trade and Competitiveness - GP - IBRD - TF082739

TF018482 Pakistan PSD - Support Women Entrepreneurs

Grant Number		Grant Name		Program/Window Manager
TF018482		Pakistan PSD - Support Women Entrepreneurs		Kiran Afzal
Status		Activation Date		End Disbursement Date
ACTV		09-Nov-2014		30-Jun-2023
Currency	Grant amount	Commitments	Disbursements	Balance
USD	1,130,500.00	0	1,130,461.87	38.13

Comment:

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