



CSC Empowerment &
Inclusion Programme

Project Title : HUNARMAND

1. Implementing entity and key partners

Established in 1989, Community Support Concern (CSC) is an organization striving for social inclusion and socio-economic development of marginalized communities, particularly focusing on women, youth, and low income groups. CSC's projects and services range from implementing health and education interventions in underprivileged areas, to providing quality financial services to over 182,000 underprivileged clients. The common thread between all our initiatives is a passionate commitment to female empowerment, as well as staunch advocacy for a fair and just social system. Our operational areas currently include several districts of central and southern Punjab.

As financial inclusion has been a key driving force on our agenda, the work of CSC was split into two legal entities in June 2015, whereby a new organization, CSC Empowerment & Inclusion Programme (CEIP), was created to focus exclusively on our microfinance and financial inclusion agenda. CEIP now devotes all its resources to manage and expand our financial inclusion portfolio, including the Enterprise Development Programme and Prime Minister's Interest Free Loan (PMIFL). It is registered as a Non-Banking Financial Company under Section 42 of the Companies Ordinance, 1984. CSC continues to run our projects and programmes dedicated to advocacy for female empowerment, as well as those related to education and health. It is registered as a Not-for-Profit entity under the Society's Act, 1860.

With the help of our partners and supporters, we aim to expand the work of CSC and CEIP in order to maximize our outreach towards those in need. Our niche lies in the exceptionally strong footing that CSC and CEIP have within their beneficiary communities, whereby their feedback guides our new initiatives, reflecting in the holistic approach that we take towards empowerment, combining economic empowerment with skill development and renewing attitude towards dignity and equality. It is precisely a result of these two factors that the idea for Hunarmand was generated.

2. Problem/challenge

In an already fragile labour market, home based workers and small and micro entrepreneurs stand at the very bottom of the ladder, unprotected by any formal laws or institutions, despite their enormous contributions to the economy.

There currently exists a huge flaw in the value chain within which small and micro entrepreneurs operate. Over the years, working with thousands of micro entrepreneurs, CSC has discovered that despite our best efforts to provide them with adequate resources to initiate their businesses, the lack of finance and capital is not their only obstacle towards increasing their household incomes.

Through our partnerships with thousands of female business owners, we found that even after they set up their business, the value chains through which they had to operate their businesses are currently corrupted by the roles of various middlemen, who understand the position of power they are in Vis a Vis the entrepreneur. In return for connecting the entrepreneur to the market, the middlemen charge exorbitant rates, and cut into most of the profits of the micro business owners. For example, from our experience of working with Khusa makers we discovered that they sell their products to the middlemen for as little as Rs. 100/- but the same Khusas are sold for up to Rs 800/- by the shopkeepers depending on the market area and customers.

The challenge is that these skilled entrepreneurs lack the market linkages and the channels through which they can directly approach their customers. As small and micro enterprises, these businesses do not have the

requisite capital to be able to market their goods to the customer. This over reliance on the middlemen creates an extremely unfavourable situation for these businesses.

3. Project summary

3.1. Overall objective

Our goal is to eliminate the exploitation of our talented workers and handicraftsmen, specifically women workers, by providing them a direct channel to consumers and customers through the digital and non-digital platforms. This will include a website and social media pages, but we will also pioneer and launch Pakistan's first ethical shopping app.

Many such successful initiatives are already up and running, such as Behbud and Popinjay, so we recognise that there is definitely a growing awareness among Pakistani consumers regarding ethical fashion, and the desire for consumer activism.

We aim to build upon these earlier initiatives, and add on to them by making Hunarmand a one-stop-shop to our customer's beauty and lifestyle needs, by also providing at home salon services, including massages, facials and personal grooming services, in addition to clothing, accessories and household crafts.

The website and app will feature a unique and interactive design whereby our consumers can first browse through the profiles and stories of our entrepreneurs before making their selection.

3.2. Key target beneficiary population/impact

Over the last two and a half decades, CSC and CEIP have developed a healthy roster of skilled entrepreneurs who have started and grown their businesses from nothing. Our own borrowers and clients will be the primary beneficiaries of this initiative, as we want to be able to help them beyond just providing financial services. We have successfully identified a group of such individuals, and have held several meetings where they have showcased samples of their work.

The group consists of women who have been making a broad range of products such as clothes, handbags, bangles, khussas, as well as those who provide services such as stitching and at home salon services.

Our initial selection criteria includes those women who already possess the necessary skills to create these products and services, and who require extra training in order to polish their skills and make their products competitive in the market.

They all belong to poor and marginalized communities of Lahore, but as time passes, we want to make Hunarmand a place where skilled micro entrepreneurs from all over the country can sell their products.

3.3. Main activities

There will be three main activities that will form the core of Hunarmand.

Step 1- This will be the selection phase, whereby we tap into our databases, and consult with our social mobilisers and credit officers to select the women we want to work with. The criteria will revolve around the suitability of their products, their skill level, as well as their backgrounds and stories.

Step 2- The second, and perhaps most important step, will be the training phase. This is where we do the necessary work to ensure that our beneficiaries will be able to compete in the market. This will involve sifting through samples of their work, selecting the best designs, educating them about market trends,

and working together to create finished products that can be uploaded on their online profiles as proof of their skill and hard work.

Step 3- Marketing and selling products through our online channels. Our app and website would immediately start showcasing and selling their products while we will arrange seasonal and periodic exhibitions for these women to directly sell their products to the remaining market.

3.4. Expected outcomes

- A direct link with the consumers will be established and the role of the middleman will be eliminated.
- This would increase the revenue and customer base of our clients.
- These women will also learn new techniques and would be able to improve their existing products.
- We would be able to attract designers and other brands to purchase from them through us to avoid any exploitation of these women.
- We want to encourage the ideas of ethical consumption and the protection of our local artisans.

4. Contact information

Name of organisation: CSC Empowerment & Inclusion Programme

Mailing address: cscpk@brain.net.pk

Physical address: 319-4 D/1, Green Town Lahore

Website: www.cscpk.org

Primary contact person: Nayab Jan

Title: Executive Assistant to CEO

Email: nayab.jan90@gmail.com

Telephone number: 0321-4906151