



CSC Empowerment &
Inclusion Programme

Shehsawari; Ride With Pride!

1. Implementing Entity

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 *Shehsawari* was generated.

2. Problem / Challenge

Pakistani women face severe limitations to their mobility. These hurdles result from both economic constraints, as well as cultural barriers, whereby women aren't considered independent enough to travel on their own.

Furthermore, Pakistani cities are witnessing exponential growth, owing to the country's birth rate of 2.7 children per woman, and an annual urbanization rate of 3%, both being the highest in South Asia. Such a situation creates a pressing need for new modes of female transport in the cities, where the number of commuters has multiplied drastically. Among the groups that face conveyance constraints, women are worse off. Despite the rising commute requirements due to increased female participation in workforce that stands at almost 24% as per Pakistan Bureau of Statistics report, no simultaneous increase in transport facilities has been planned. According to CERP, when travelling beyond walking distance, women in Lahore are almost 30% more likely than men to use public transport such as buses or wagons, but women-only buses are only available on three routes, covering only a limited geographical spread. Currently available options are both unaffordable and unsafe, with the threat of harassment looming large, and the recurrence of waiting time and long queues hindering mobility further. According to a survey conducted by the Social Research and

Development Organisation (SRDO), 92 percent women would prefer to travel in women-only buses or vans, which are non-existent.

The current, impoverished state of transport, with minuscule number of resources like public buses, rickshaws, or the improbable use of taxis, combined with the unaffordable pricing which devours a significant sum from the worker's already small income, suggests that there is an URGENT NEED FOR ADEQUATE TRANSPORTATION faced by most working women. It was discovered by CEIP that female workers from the lower-middle class thresholds, earning PKR 15,000-30,000 a month, end up spending 300 rupees per day - which, in some cases, equates to 60% of the amount that runs their entire household - on daily commute to and from their workplace.

The limitations to female mobility have major impact on women's ability to choose whether and how to participate in the labour force: whether to take a job or not; and if taken, then where and of what nature. Thus, the social and economic factors affecting female mobility are also impeding their participation in workforce, necessitating a comprehensive solution to cut across multiple issues simultaneously.

3. Project summary

3.1. Overall objective

Our objective is to provide a reliable, affordable, and secure mode of transport for urban women, who need to commute to and from their workplaces. This objective is to be achieved through the development and financing of a new loan product, '*Shehsawari*' - a scooty for working women, available at easy-to-pay loan scheme, with affordable instalments.

As a microfinance product, '*Shehsawari*' will be provided on deferred payments-scheme to working women to introduce substitutability in their mode of transport, that would result in conveyance cost reduction and ownership of personal asset. The repayment structure for the product has been developed after extensive survey of female workers to suit to their affordability, while maintaining a low portfolio risk, and to ensure the scalability of this product through continual reinvestment.

The implementation of '*Shehsawari*' program has symbolic importance with regard to female mobility, whereby their visibility on the roads, and interaction with other women, will render them as agents of change, and support them in undertaking a hitherto quintessentially male-dominated activity.

3.2. Target Market Analysis

Given its purpose, '*Shehsawari*' is targeted towards working women, who as a group are the most receptive towards new ideas, and have high adaptability in transforming circumstances. Pakistan Bureau of Statistics suggests that females constituted over 24% of the country's workforce in 2016, with their numbers rising gradually. Within this broad segment, the targeted beneficiaries include females employed as technicians, service and salespersons, clerks, machine operators, and craft workers. Together, these groups make almost 50% of female workforce, which translates into a large market for '*Shehsawari*' product.

The ideal-type market maturity scenario, that can determine the scalability and sustainability of this product, is the increasing rate of female scooty ridership in India. With 1 in every 4 scooties being bought by females, scooty ridership for women is maturing in India, without saturating the market. Given the similar social context and resource limitations, Pakistan's urban spaces hold an equally high propensity for use of scooty as favoured mode of transport by women.

As a controlled trial, the product has been sampled with a dozen scooties being lent out to CEIP’s reliable female clients and female branch managers. Their feedback about the product’s reliability and fuel efficiency has been positive, and the reaction of society members to these female riders has been overwhelmingly supportive.

With this go-ahead from a controlled trial, the loan product is ready to be labelled as ‘*Shehsawari*’, and aid its beneficiaries in transforming into ‘*Shehsawars*’. For the 1st phase, partnerships with beauty salons in Lahore are underway, who have a majority of female employees, working as service and salespersons, earning monthly incomes ranging between PKR 15,000 and 30,000. The 1st phase target has been set for lending out 50 to 100 ‘*Shehsawaris*’ to urban-dwelling, lower to middle income women, that commute to parlours for work.

3.3. Main activities

A series of activities have been aligned for the 1st phase of ‘*Shehsawari*’, aimed at not only executing the loan product delivery, but also creating resonance for the product, through social advocacy, among potential riders and their circles of interaction.

Activities are to be carried out in the following progression:

Week	Activity
I	Beneficiary identification surveys/meetings
II	
III	
IV	Risk Assessment and Compliance procedures
V	
VI	Scooty riding training for beneficiaries
VII	Product Activation (event + marketing)
TBC	Advocacy campaigns (street shows + marketing)

3.4. Expected Outcomes

Outcomes expected from the project are three-fold; enhancing the individual mobility of the beneficiaries, transforming the societal notions regarding female mobility, and creating visibility for service providers (CEIP and partnering organisation). The sustainable and recurrent delivery of these outcomes is to be ensured with product scalability through continual reinvestment.

Through this project, working women who currently have limited mobility will be provided with a more reliable and affordable option, leading to decrease in transportation costs, lower dependency on male family members, reduced instances of harassment, and ownership of personal asset.

The project will benefit the society by challenging the rigid ideas of female mobility and acceptable modes of transport, while claiming greater space for women in public. Continual advocacy will ensure harnessing support for the cause, from government official and rights groups, in order to influence public opinion.

For the service providers, which would include CEIP and partnering organisation, the project will create visibility in the market, and drive brand perception towards creating new opportunities and enhancing the feel of living for women. The ‘*Shehsawaris*’ will be mobile on the roads, creating dynamic points of advertisement, while the ‘*Shehsawars*’, that come in frequent contact with their customers, will become ambassadors of the service. Additionally, engagement of government officials and rights groups’ representatives would enhance

organisational network for each partner, and the involvement of print and electronic media to cover this bold project will create immense brand outreach.

Each of these outcomes is to be amplified through progressive reinvestment of cost recovered through repayments, pushing up Pakistan's scooty ridership with every loan-cycle. As the size of repayments grows, an increasing number of scooties will be made available through reinvestment in the market, rendering greater female mobility for each beneficiary, deeper social penetration for transforming perspectives on female mobility, and wider presence of the product for greater brand visibility.

4. Contact information

Name of organisation: CSC Empowerment & Inclusion Programme (CEIP)

Email address: cscpk@brain.net.pk

Office 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