

## INCLUSIVE BUSINESS

### KNOWLEDGE SHARING TEMPLATE

*The aim of this template is to collect experiences, projects, policies or initiatives at local, country and regional level related to the promotion of Inclusive Business.*

<b>1. General Information</b>	
<b>1.1. G20 Country</b>	
Japan	
<b>1.2. Project / Initiative / Policy name/title:</b>	
Project for Improvement of Livelihoods and Well-being of Female Home Based Workers in the Informal Economic Sector in Sindh Province, Pakistan	
<b>1.3. General objective</b>	
Improvement of livelihoods of Female Home Based Workers (FHBWs) and their families in terms of life skill management, financial access improvement, income generation and promotion of formal employment.	
<b>1.4. Expected results</b> <i>(output-level: number of BoP engaged, jobs created, services delivered, etc.)</i>	
total 6,800 FHBWs and their family members who acquire knowledge and skills through the project	
<b>1.5. Intended impact</b> <i>(outcome-level: income generated or increased, health/education/housing improved, etc.)</i>	
Income generation, better household financial management, access to financial services, more opportunity of formal employment	
<b>2. Legal framework</b>	
<b>2.1. Does the Project / Initiative / Policy have an associated regulatory or legal framework?</b>	
Sindh Home Based Workers Law	
<b>3. Implementation</b>	
<b>3.1. Implementation level</b>	<b>3.2. Implementing agency</b> <i>(including link)</i>
<input type="checkbox"/> Domestic <input checked="" type="checkbox"/> Support of developing and low-income countries (international cooperation)	Women's Development Department

<b>3.3. Direct target group</b> ( <i>MNCs, medium or large international or domestic company, SMEs, women, youth, rural/urban communities etc.</i> )	
<b>Female Home Based Workers and their families</b>	
<b>3.4. Indirect target group</b> ( <i>SMEs, women, youth, rural/urban communities, etc.</i> )	
<b>3.5. Nº of countries involved</b> ( <i>if project is Regional/Global</i> )	
3.5.1. City, Country, Region 1: Karachi, Sindh Province, Pakistan 3.5.2. City, Country, Region 2: Sukkar, Sindh Province, Pakistan 3.5.3. City, Country, Region 3: 3.5.4. City, Country, Region 4: 3.5.5. City, Country, Region 5:	
<b>3.6. Project status</b>	<b>3.7. Duration</b> ( <i>mm/yyyy – mm/yyyy</i> )
<input type="checkbox"/> Under design <input checked="" type="checkbox"/> In progress <input type="checkbox"/> Completed	02/2017 – 10/2022
<b>3.8. Brief description of the link with the BoP</b> <i>How does the project / initiative / policy include the BoP? How does it benefit the BoP? How does it define the BoP and its role?</i>	<b>3.9. Role of the BoP</b>
<p><b>*Capacity building to BoP in terms of life skill management, financial management and income generation.</b></p> <p><b>*Provision of market linkage between BoP and market players such as fashion brand and food distributors.</b></p> <p><b>*Distribution of financial services (including mobile banking) to BOPs (FHBWs and their families)</b></p>	<input checked="" type="checkbox"/> BoP as customer <input type="checkbox"/> BoP as distributor <input type="checkbox"/> BoP as retailer <input checked="" type="checkbox"/> BoP as supplier
<b>3.10. Sector</b> ( <i>more than one answer possible</i> )	
<input type="checkbox"/> Agriculture or Food <input type="checkbox"/> Energy <input type="checkbox"/> Health <input type="checkbox"/> Education <input type="checkbox"/> Water, Sanitation <input type="checkbox"/> Waste Management	<input type="checkbox"/> Retail, Manufacturing or Consumer Goods <input type="checkbox"/> Information Communications Technology (ICT) <input checked="" type="checkbox"/> Financial Services <input type="checkbox"/> Tourism <input type="checkbox"/> Cross-sectoral

<input type="checkbox"/> Housing or Construction	<input checked="" type="checkbox"/> Other: <u>Women's Economic Empowerment</u>
<b>3.11. Topic</b> (more than one answer possible) (* See Annex for definitions)	
<input type="checkbox"/> Inclusive business models and strategy <input type="checkbox"/> Scale <input type="checkbox"/> Policy and government <input type="checkbox"/> Finance for inclusive business <input type="checkbox"/> Corporates in inclusive business <input checked="" type="checkbox"/> Partnerships <input type="checkbox"/> Environmental impact <input checked="" type="checkbox"/> Gender	<input type="checkbox"/> Results measurement and impact <input type="checkbox"/> "What is IB?" <input type="checkbox"/> Innovation <input checked="" type="checkbox"/> Digitalization <input checked="" type="checkbox"/> Capacity building <input type="checkbox"/> Data <input type="checkbox"/> Impact investing <input type="checkbox"/> Other: _____
<b>3.12. Main area of intervention / Type of support provided</b> (What is the project's/initiative's/policy's focus regarding the main challenges faced by inclusive businesses -more than one answer is possible-)	
<input type="checkbox"/> Financial resources <input type="checkbox"/> Rules and regulations <input type="checkbox"/> Information <input checked="" type="checkbox"/> Capacity	
<b>4. Funding</b>	
<b>4.1. Origin</b> (more than one answer possible)	
<input type="checkbox"/> Government / State-owned enterprise <input type="checkbox"/> Multilateral Development Banks (MDBs) or Development Financial Institutions (DFI) <input checked="" type="checkbox"/> International Organisations (IOs) <input type="checkbox"/> NGO / Foundation <input type="checkbox"/> Private sector (impact investment fund, private equity fund, venture capital fund, commercial bank, corporation, etc.) <input type="checkbox"/> Other: _____	
<b>4.2. Brief description of funding / contributions</b> (e.g. name of funding institution, type of financing instrument, etc.)	
Technical Cooperation Project by JICA (Japan International Cooperation Agency)	
<b>4.3. Available funds</b> (optional)	
<b>4.4. Value of project</b>	

The distinctive value of the project is that it focuses on FHBWs who usually don't have chance to be involved in the formal value chain or economic activities. The project intends to develop their capacity in order to formalize their home based work (eg. handicrafts, food catering, beautician services) by linking with diversified market players. In addition, the project intends to provide linkage with financial service providers so FHBWs acquire an access to formal financial services.

#### 4.5. Description of financing/procurement process

Technical Cooperation Project (grant) based on the official request of ODA by the Pakistani Government

### 5. Monitoring and Evaluation

5.1.1. Does the project / initiative / policy involve a monitoring process?

- Yes  
 No

5.2.1. Does the project / initiative / policy involve an evaluation process?

- Yes  
 No

5.1.2. Brief description

The project involved periodical monitoring and occasional monitoring mission.

5.2.2. Brief description *(specify type of evaluation - process, outcome, impact – and methodology)*

Evaluation will be carried out at the end of the project

5.1.3. Lessons learned and results *(if applicable)*

5.2.3. Lessons learned and results *(if applicable)*

### 6. Contact Information

6.1. Contact Information *(if there is a website of the project/policy/initiative, please include it)*

Chieko Yokota, Deputy Director, Office for Gender Equality and Poverty Reduction, JICA (Japan International Cooperation Agency)  
[Yokota.Chieko@jica.go.jp](mailto:Yokota.Chieko@jica.go.jp)

### 7. Supporting material

*Please provide links to or upload any further supporting materials, including: newspaper articles, case studies, toolkits, photographs, and any other relevant materials to help illustrate the project*

## ANNEX

**BoP as customer:** business models that reach low-income consumers (products, services that target low-income consumers).

**BoP as distributor:** business models that reach low-income distributors (distribution, awareness, market building).

**BoP as supplier:** business models that engage source products from low-income workers and suppliers

**BoP as retailer:** business models that sell goods to the consumer, e.g. at the BoP

**Capacity building:** Lessons learned from capacity building programmes.

**Corporates in inclusive business:** corporate business models that engage the BoP.

**Digitalisation:** impact of digitalisation on business and society.

**Data:** Data and inclusive business. Data and the BoP.

**Environmental impact:** inclusive business models that mitigate or adapt to climate change.

**Finance for inclusive business:** finance for inclusive business, e.g. impact investing, accessing funding.

**Gender:** economic empowerment of women, gender issues.

**Impact investing:** publications from impact investors and about impact investing in general.

**Inclusive business:** Inclusive businesses provide goods, services, and livelihoods on a commercially viable basis, either at scale or scalable, to people living at the base of the economic pyramid (BOP) making them part of the value chain of companies' core business as suppliers, distributors, retailers, or customers. In addition to these commercially inclusive activities, businesses may also pursue broader socially inclusive goals. Inclusive business should promote sustainable development in all its dimensions – economic, social and environmental.

**Inclusive business models and strategy:** business-planning tools, assessment of models.

**Innovation:** Innovative business models, importance of innovation and how to be innovative.

**Partnerships:** business-to-business, business to government, or business to NGO partnerships within inclusive business models.

**Policy and government:** policy issues and ecosystem for IB; resources from or for donors and policymakers; policy recommendations.

**Results measurement and impact:** approaches to measurement of results, findings on results of inclusive businesses.

**Scale:** strategies for scale.

**“What is IB?”** : introductory literature on IB, discourse papers that define IB.