

# GLOBAL CHANGE LEADERS CASE STUDY



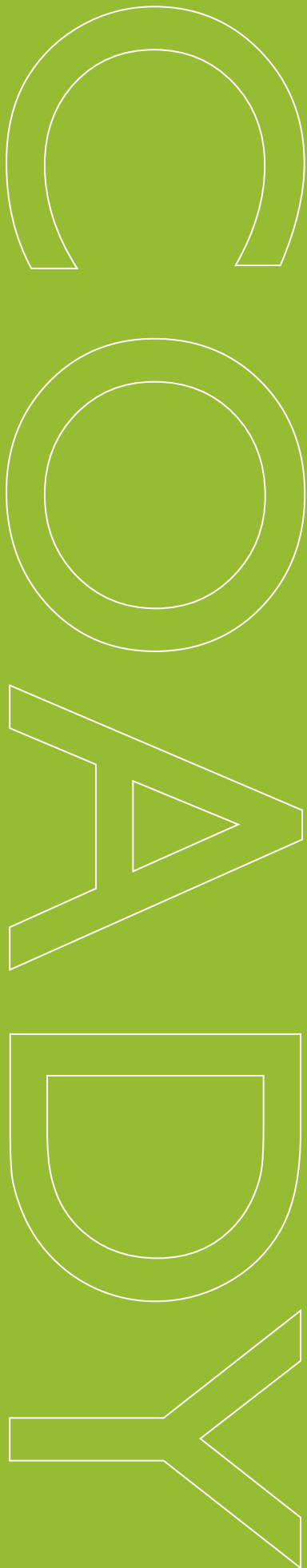
**PERVEEN SHAIKH**

## **Promoting Women's Economic Leadership in Pakistan**

**Linda Jones and Rachel Hess**

INTERNATIONAL CENTRE FOR WOMEN'S LEADERSHIP  
COADY INTERNATIONAL INSTITUTE  
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# **PERVEEN SHAIKH**

## **Promoting Women's Economic Leadership in Pakistan**

### **Introduction**

Perveen Shaikh, the founder and executive director of Entrepreneurship and Community Development Institute, has been working for women's economic empowerment in Pakistan for more than 20 years. She has changed the lives of thousands of Pakistani women by directly leading change, and also by acting as an inspirational role model for others to become change leaders in their communities. Although she was born into a well-educated, middle-class family in Karachi and could have chosen a life of leisure, Perveen instead chose to make sacrifices to work with those less fortunate than herself and to support change at the community level.

Perveen combined her own entrepreneurial experience and training in market systems analysis to bring new approaches that enable Pakistani women to earn more from their productive activities. Her openness to new ideas led her to recognize the opportunity for a woman-to-woman sales network that effectively linked thousands of women across the country to profitable markets. Reaching out to poor, illiterate, secluded, rural women, Perveen led a grassroots women's empowerment project, which won international acclaim and was replicated across Pakistan.

This case study, based on interviews conducted in 2011, presents Perveen Shaikh's story as an example of a woman who expands the reach of her own leadership by guiding, mentoring and supporting other women to develop their leadership capabilities.

### **Background**

Poverty, illiteracy, remoteness and tradition combine to create one of the most marginalized communities in the world: that is, rural women across Pakistan. For the past decade, 13.4 percent of the population of Pakistan has survived on less than \$1 US per day, while almost two-thirds have lived on less than \$2 US per day. A significant percentage of the poor live in non-urban settings with more than 65 percent of the total population residing in rural areas. Contributing to rural poverty in Pakistan is an entrenched feudal system, whereby large landowners benefit from agricultural production while tenant labourers live at a subsistence level. It is estimated that almost half of Pakistan's gross national product and the bulk of its export earnings are derived primarily from the agricultural sector controlled by a few thousand feudal families (Jones & Snelgrove, 2006).

Women are poorer than men, having little or no control over household income, and, when engaged in paid employment, earn less than 35 percent of the income of their male counterparts. In fact many rural women in Pakistan suffer from a triple burden of labour; while they have full responsibility for the home and children, they are a primary source of unpaid agricultural labour on the homestead, and also engage in income generating activities. In Pakistan, the United Nations Food and Agriculture Organization (FAO) estimates that women engaged as unpaid family work-

ers account for 25 percent of all full-time and 75 percent of all part-time agricultural labour. Added to this, women in rural Pakistan frequently supplement family income through handicraft piecework on commission for local middlemen. Piecework is characterized by exceptionally low wages for long hours of work: for example, Mennonite Economic Development Associates (MEDA) and its partner in Pakistan, Entrepreneurship and Community Development Institute (ECDI), have found that women earn as little as \$1 US for embroidering a complete woman's outfit, work that can take from several days to even weeks. Nevertheless, Pakistani women continue to produce piecework in their spare time despite very low returns, as it is often the only way that they can augment poverty-level household income (Jones & Snelgrove, 2006).

Nationally, 65 percent of women are illiterate, with higher rates in rural areas, totalling 88 percent across rural Pakistan, and climbing to over 93 percent in Balochistan province. Rural women are further isolated by remote living conditions in highly dispersed communities. Overall, the population density of Pakistan is approximately 166 people per square kilometre; while in Balochistan province, the figure reaches a low of 19 people per square kilometre (Jones & Snelgrove, 2006).

The condition of girls' and women's lives – including one of the world's highest maternal mortality rates – results in Pakistan having the lowest female sex ratio in the world, with 105 men to every 100 women. Most significant in terms of economic development, Pakistani women are bound by traditional rules of *purdah* (seclusion), confining them to the homestead and segregating them from the larger society. The economic impact of such isolation from the public arena is dramatic – with no knowledge of markets and consumer demand, and limited options for gainful employment, women are denied the opportunity to contribute their human capital to the economic development of their families, communities and nation (Jones & Snelgrove, 2006).

However, while isolated from markets and excluded from the formal workforce, many women perform some income generation activity, such as embellishment of fabric, raising animals and growing fruits or vegetables. It was on these income-generating activities that Perveen and MEDA focused their attention when they launched a project together in 2004. The goal was to learn more about productive activities that women were already doing and identify ways women could earn more for their work through better links to markets. Beginning with analysis of the market system, they identified an innovative model; a few women with greater mobility were representing their neighbours in the marketplace and securing a better return for their labor. Perveen and MEDA replicated this model, helping thousands of rural embroiderers to earn an income and hundreds of women to start businesses as market intermediaries.

## Profile of Perveen Shaikh

Perveen Shaikh (née Niaz) was born in Karachi in the mid-1950s. She talks about the generous and brave women who were around her when she was a child and young adult. Her mother was a very devout woman who believed in sharing her good fortune with others. For example, she would only keep four outfits at a time and gave surplus clothing away, and would always share her food with servants and the needy. Similarly, Perveen's mother-in-law, Kazmia Masood, was compassionate in her thoughts and actions. For 20 years, she looked after a woman who had been committed to an asylum for insanity after witnessing the atrocities of partition from India. And, on hearing about a woman who gave up her child due to post-partum depression, Kazmia took her in when others

rejected her. Sadly, Perveen's father died when she was just three, but she always heard warm words about him from her mother; he was an engineer who worked for the government, as well as a natural entrepreneur who had a small business and ran a boutique hotel.

Perveen has demonstrated the natural entrepreneurialism and technical abilities of her father, achieving very high scores in mathematics at school and completing a Master's degree in organic chemistry from Karachi University, before changing her course and becoming a specialist in entrepreneurship development. And Perveen exhibits the compassionate, action-oriented characteristics of her mother and mother-in-law. She traces the first occurrence of such compassion back to her professional job as a medical research associate for a USAID-funded project. Through her work she met a woman who was caring for an epileptic grandson. She did not have money to buy the medicines he needed. "I committed to getting these medicines for him and this was the first time I was personally helping someone in need," Perveen recalls. "I still remember her face." This left a deep impression on Perveen, and she longed for a way to change the world, although she did not see how she would be able to do that.

But doors began to open. Building on that first experience and acting on her own, she set up a social fund for emergencies and unusual circumstances, providing medicines to the children of poor parents who were clients of the project. To this day, more than three decades later, she remembers one grateful woman who prayed that Perveen would realize her dream of going to Mecca on a religious pilgrimage (haj).

Shortly afterwards, she married and did indeed go on haj with her husband, Akhtar Shaikh. They moved to the Gulf, had three children and she became active with people from 14 nationalities living in their community. However, there were not a lot of options for an energetic woman in Saudi Arabia, so Perveen took a course from the Preschool Playgroup Association of England, opened a small playgroup at home and quickly grew her new business venture to provide care for ten children.

In 1990, Perveen, Akhtar, and their children returned to Karachi after ten years so that Akhtar could begin a business. Three months later, Perveen saw an advertisement for women to learn how to start and run a business (a program of Academy for Educational Development (AED) funded by USAID and implemented by Management Systems International (MSI)). She paid a fee, attended a three-week workshop, prepared a business plan, set up a small business to trade in leather jewelry and participated in trade fairs. She was surprised to find that while she had enjoyed developing the business and had produced a product that attracted customer interest, she did not enjoy sales. She knew she could be successful but found that her heart was not engaged in this venture. Fortunately, in just a few months an opportunity emerged that led her in another direction. Her participation in the business-training course had impressed AED/MSI and they wanted her to attend a training session for trainers in Lahore.

In parallel, Perveen and a partner had launched a small non-governmental organization, which grew into her current initiative, the Entrepreneurship and Community Development Institute (ECDI). Following her training in 1990, Perveen and ECDI won a USAID project to train 30 entrepreneurs in business skills and entrepreneurship in three food sub-sectors (frozen food, agro-based products, snacks). The women entrepreneurs were trained for three weeks, in five groups of six women each. After completing training these women were provided with 1,000 Rs. (or about \$150 US) to start their own business. As a result of Perveen and her partner's support, some of these



women became successful entrepreneurs, achieving economic empowerment for themselves and improved well being for their families.

It was at this point that Perveen had her 'aha' moment. Linking her entrepreneurialism with her desire to help others, she saw tangible results that excited her and inspired her to do more. She was now confident that she could help women start and strengthen businesses. And, repeatedly, she saw that women could begin to make an income within less than a month; these were immediate results that created "change in lives and happiness on faces." She found that by sharing her own business experience, keen observation of the market, training on business basics, and empathy for women struggling to make a living for their families, Perveen moved toward fulfillment of her dream – contributing to positive change.

In the early days, Perveen supported women through training, counseling and entrepreneurship development support. Then, in 2004, the opportunity came to work with MEDA, which was then engaged in a new kind of economic development programming – market development. This new approach facilitated systemic change in a targeted industry with the goal of linking thousands of women more effectively to markets. MEDA selected Perveen and her organization, ECDI, because of her deep commitment to, and broad experience in, serving the poor in Pakistan. In addition, she had a countrywide network of women with whom she had already worked, as well as significant experience in women's entrepreneurial development. Further, Perveen had been working on creating systems of change through association development, enabling women to work collectively, buying raw materials in bulk, and sharing the costs of sales and marketing at exhibits and other venues.

The opportunity to partner with MEDA came as Perveen was learning new approaches that equipped her to implement strategies to reach thousands of women. The key was to begin with analysis of market opportunities and the barriers that kept poor rural women from being able to take advantage of them. With Linda Jones, then MEDA's technical director (now director of the International Centre for Women's Leadership at the Coady International Institute), Perveen researched a number of potential market sectors seeking opportunities for entrepreneurial women. They learned that many rural women were skilled in hand embroidery. They also knew that demand existed for high-quality embroidery in upscale urban markets in Pakistan and neighbouring countries. The question was how to develop effective links between the rural producers and urban customers.

When research took Perveen to the regional city of Multan, she contacted a woman she had met through her earlier business development work. Bilques had been widowed at an early age and returned to her birth family with her young child. As her family was extremely poor, Bilques was determined to earn an income and contribute to the household. She learned embroidery work and began teaching others; however, she wanted to earn more so that she could send her son to a good school. With this incentive, she experimented with collecting work from her students and taking it to the market to sell. Bilques quickly realized that she could increase her income significantly by expanding her circle of producers and participating in exhibitions further from home, benefiting both herself and the producers. When Perveen saw how Bilques was operating her business, she recognized an opportunity for other women to play a similar intermediary role. "I am a shopper," Perveen tells us. "And I was sure this product could command a significantly higher price if brought to the appropriate markets." Bilques' business offered a new role for women to play in the market



system, linking their embroidery-producing neighbours to markets eager for high quality, well-designed products. From the experience of a woman pushed out of the typical female role by harsh circumstances, the concept of a woman-to-woman sales network was born.

In developing a network of women sales agents, Perveen and her colleagues challenged prevailing perceptions of middlemen and their relationships with producers. Middlemen are not often seen as agents of change and have come to be regarded as an exploitative force in the lives of poor producers, controlling production, paying unfair prices for labour or goods and participating in fraudulent practices to maximize their own gains. However, Perveen recognized that “middlemen” provide an essential service and have the potential to become active contributors to the development of more equitable market systems (Jones, 2005).

In 2004, when the MEDA-ECDI project began, most of the embroidered fabrics made by rural women were sold in low-value traditional markets. Women rarely had direct contact with buyers, relying on male relatives to sell their work, usually at low prices to local shopkeepers. Only a small portion of the embroidered products reached the high-value contemporary market through individual women intermediaries. Perveen could see that if more high-quality embroidered fabrics were available in an array of contemporary colours and designs, market access could be expanded, because such garments were sought after and highly valued.

Building on the model she had seen in Bilques' business, Perveen and her colleagues began reaching out to entrepreneurial rural women. Typically forced by circumstance to be more independent, or empowered by the support of a progressive family, the selected women had greater freedom of movement than other women in Pakistan. Consequently, they were able to meet directly with the homebound rural embroiderers. In addition to the advantage of direct communication, women intermediaries, who had done handiwork themselves, had knowledge of embroidery. Based on these two factors, women intermediaries were able to provide a rudimentary package of services to embroiderers: advice on product design, quality control and materials. In addition, these women collected and sold the product of a circle of producers, enabling them to take larger orders and further expand business opportunities.

Each of these women, through their unusual strategy for economic survival and success, acted as a role model for others. They demonstrated how women could become “middlemen”, lead the development of a new industry and provide high-quality products to demanding markets while returning greater income to rural embroiderers. Perveen realized that once the economic opportunity was known, other women would be interested in acting as intermediaries. They would not necessarily have all the right skills, linkages to markets and contacts in rural areas, but these could be learned. So Perveen worked with her partners at MEDA to build on this fledgling model to create a new group of mobile women intermediaries who would act as agents of change in the embroidered garment industry.

## Key Challenges and Milestones

When asked about challenges and milestones, Perveen indicated that there had never been any external barriers. Her main barrier to achieving more, sooner, was that she wanted to keep a balanced life with children, work and relationships. Other than growing up with her mother and being aware of her mother-in-law, she had no mentors.

Perveen does not feel that she is particularly special. She simply worked to help others, and she hopes and believes she has had some success, which is a reward in itself. She is devoted to her family but loves her work in poverty alleviation. She attributes success to persistence and the support of her family, particularly her husband, Akhtar Shaikh.

While Perveen had the full support of her husband and family, the same was not the case for the women who participated in the project described above – known as Behind the Veil. “In the early days we were struggling against the culture,” Perveen recalls. Most women were unable to leave their homes. It took time to gain the trust of the male family members and community leaders. Perveen invited men to accompany the women to observe training sessions, and slowly attitudes began to change. Real change in family support came as women began contributing to household income.

In addition to hampering women’s ability to gather for training, cultural constraints on mobility kept women isolated from markets. These women had no exposure to changes in market trends and no information about what customers, particularly upscale, urban customers, wanted to buy. Rural women viewed embroidery as something to be done in their spare time, drawing on skills they learned from their mothers. They used any fabric they had, bought a bit of thread and embroidered small decorative pieces to be stitched onto garments. They based their color combinations on what they saw around them, frequently organic clusters of bright colors. A significant challenge for Perveen and her team was finding ways to help women learn what this distant market demanded.

Key to meeting that challenge was training the women who emerged as market intermediaries. Given the high barriers to women’s mobility and the distrust by male heads of households, Perveen found that it was easiest to work with older women, frequently widows, who were able to move about more freely. Intermediaries were selected after consideration of the quality of work the candidate was already producing, along with the stories she told of how she resolved problems and worked with others. The project focused training and support on these women, exposing them to urban markets, and helping them to understand the quality and design expectations of potential buyers and how to appropriately price products brought to the market.

During the course of the Behind the Veil project and subsequent work with rural embroiderers, Perveen has observed significant change for women in some communities. With more examples of successful entrepreneurial women, young women now have more options to participate in the marketplace. However, in very poor urban communities women are still very isolated. Families have typically moved to these neighborhoods from villages, and so they are separated from the extended family network they left behind. While the city offers men more opportunity, women, kept within the small family home and surrounded by neighbours from other parts of the country, are more isolated than ever. ECDI is now turning to the challenges of working with urban women and their families.

For the past decades, Perveen has focused her work on women. However, she is increasingly aware that what is critical to the empowerment of women is the engagement of men. She has seen women take on significant economic roles in the family. Without the active support of husbands, brothers and sons, the burden on these women is simply multiplied. In late 2011, she participated in the United Nations Alliance of Civilizations forum in Doha; the highlight of this experience for her was the emphasis on including both men and women in economic development efforts. This

aligns closely with Perveen's experience, and now informs her work for women's economic empowerment.

## Life Changing Outcomes and Unprecedented Impact

By the end of three years, the Behind the Veil project had raised the incomes of more than 9,700 women, both rural embroiderers and intermediaries. The project brought significant social changes to the lives of these women. They 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 (MSI, 2008). Several intermediaries who got their start during the project now sell the products of hundreds of producers to domestic and international buyers. Groups of intermediaries regularly travel together to exhibitions in neighboring countries, and several own retail shops and continue to provide market information to their networks of producers.

To further encourage the sustainability of their emerging businesses, Perveen supported women intermediaries to form an association and to work together. The association – AWESOME – has 109 active members, including those in remote areas of Pakistan. Some reach out to more than 500 women with a minimum of 30 (but generally 70 to 100) embroiderers in their individual networks. In late 2011, AWESOME was officially registered as a trade association and has become a member of a regional network that spans Central and South Asia. Further, the woman intermediary model has been replicated in other parts of Pakistan and Afghanistan, and is now benefiting tens of thousands of women in the region.

Today, under Perveen's leadership, ECDI continues to implement projects and has 30 staff members and a pool of 40 trainers. Building on the success of the Behind the Veil project, ECDI continues to promote market development approaches as an effective path to women's economic empowerment. Perveen has successfully secured funding from donors to continue to work with rural women in the embroidered fabrics sector and has expanded her vision to include outreach to the poorest households in urban settings.

## Enabling Factors

Perveen indicates that her husband was a great help. Akhtar always encouraged her and was happy when she was successful. In fact, he was proud of her work and did not create hurdles but provided support. He encouraged her to take the first USAID course and start her own business. Further, she learns from his example as he takes initiative and comes up with inventive solutions for his own businesses as well as suggestions for Perveen's work.

As a mother with young children when she began her entrepreneurship training work, she recalls their appreciative support, when, early on, she visited a very poor family with a young child about the age of her own son:

During my visit I saw how little food had been prepared to feed the family. It really wasn't enough for the three of them. When I got home my son was asking for my help with a school project and I told him that I needed him to be able to do his work independently so that I could help children just his age that had very little.

Eventually, the whole family became very emotionally involved in her work, with her children offering to give their allowances to help the families with whom she worked. This family support was an important element of her success.

In 2002-2003, she participated in a Practitioner Learning Program of the SEEP Network. This network brings together individuals and organizations working in enterprise and market development to promote promising practices and enhance learning across the development community. As a participant in the Learning Program, Perveen met Linda Jones and through her, MEDA. This relationship became important to Perveen, both personally and professionally; she has worked closely with Linda for many years. MEDA has also provided Perveen an opportunity to be involved in innovative projects, leading the use of market-based approaches for women's economic development in Pakistan. This relationship has been a base upon which Perveen has built a broad network, including others engaged in the field.

In the broader context of Pakistan there are a number of elements that continue to support the success of Perveen's work with women entrepreneurs. Pakistani women, particularly those with significant disposable income buy many new outfits each season. Fashion designers have a strong sense of tradition, incorporating hand-embroidered elements in their collections, and there is always strong demand for high-quality hand embroidery. The government of Pakistan, in its Trade Development Authority (TDAP), organizes exhibitions in which the project's women intermediaries can participate at low cost. TDAP also subsidizes the cost of groups of women sales agents travelling to exhibitions in India and Dubai. These exhibitions, both domestic and international, are opportunities for strong retail sales as well as exposure to new markets and contacts with wholesale buyers. These elements combine to create an environment of opportunity for the intermediaries and their producer networks.

## Women's Leadership in Pakistan

Perveen does not feel comfortable calling herself a leader, but feels she has achieved something of lasting value. She leads more than 100 entrepreneurs, who in turn lead others who reach women in remote rural communities. Her contribution, she feels, has been in helping leaders reach out to others, enabling even more women to become leaders and to change lives in Pakistan. She believes her legacy lies in leading change to develop an industry that is largely owned and governed by women.

Women have historically been denied leadership roles in Pakistan. And, even when the opportunity may be there, she says leadership requires some specific skills and qualities, one of which is vision.

While Perveen believes that some are born to be leaders, other leaders can be developed. Working with groups of embroiderers, Perveen and her colleagues identified women with leadership potential and then provided intensive training and support to help them build businesses as intermediaries. "We played an important role in helping them see the possibility," Perveen recalls. "We helped build their confidence, helped them learn to manage their time, their relationships within the household and with buyers. These women have emerged as leaders, demonstrating the key qualities of initiative, persistence and decision-making."

She was not satisfied with developing a network of women business leaders; she wanted to be sure, as much as possible, that the network provided fair returns to all involved. One mechanism

was creating groups of rural embroiderers and the establishment of local leaders. This formed the basis of an informal negotiating body that could act on the group's behalf with buyers (male or female). Also, in working with groups to identify leaders, Perveen was always conscious of the leaders' social conscience and their desire to be fair to the group. This has led to the development of a group of social entrepreneurs who work together and support one another, but also reach out to their communities through building schools, helping other women establish businesses and working for women's rights.

Saleem Bukari is one such social entrepreneur. In 2004, Saleem was living in an isolated and very conservative village with her husband and five daughters. When she was first selected for training as a sales agent, her husband insisted on accompanying her to Karachi. As he became familiar with the project and the training in which Saleem was participating, he became more supportive. Now, years later, with her business doing well, she travels regularly to Karachi on her own to deliver products to her regular customers. In 2010, she attended a trade exhibition in Kabul, Afghanistan, getting her first passport to make the journey. Not only has she built her own business, she has supported other women as they start up their own enterprises, helping one woman set up an input supply shop in the village and assisting another in establishing a design-tracing service. In her own home, her daughter has opened a school providing basic education to village children, an opportunity to which Saleem never had access.

## Final Message

Perveen draws on her own experience, combining this with a passion for teaching, to help other women develop leadership capacity and business skills. She recommends that emerging leaders begin with self-evaluation and reflection to understand both internal and external challenges they face in developing leadership. This understanding becomes the foundation on which to build vision and extend outreach to others. As well, she has been attentive to those individuals who operate on the fringes of convention, those who model new possibilities. Not only has Perveen demonstrated leadership herself, she has trained women to develop leadership capacity in terms of clarity of vision, the willingness to take risks and the demonstration of trustworthiness. Consistently attentive to serving others, her goal has been to make a positive change in the world by reducing poverty and increasing opportunities for women.

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