

LIVELIHOOD ENHANCEMENT AND ENTERPRISE DEVELOPMENT(LEED)

PROJECT COMPLETION REPORT
2016



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PROJECT COMPLETION REPORT

65TH BATCH – PPAF – III - 2016

LIVELIHOOD ENHANCEMENT & ENTERPRISE DEVELOPMENT PROJECT – LEED

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Foreword

Poverty is one of society's most complex problems, especially in coastal areas of Sindh, people are more vulnerable and living under extreme poverty conditions as in Thatta district. But even complex problems have solutions. Change started when PPAF & IET work together in Gharo & Dhabeji Union Councils of Mirpur Sakro.

SCAD program comprises different components e.g. Institutional Development - ID, Livelihood Enhancement & Enterprise Development – LEED, Community Physical Infrastructure – CPI & Renewable Energy. SCAD project under 65 batch funding was implemented well in its comprehensive designed approach.

Institutional Development. Community based Institution CBIs establishment is becoming part of a meaningful approach to address the poverty issues with collective effort and change lives of coastal communities. Three tier Institutional Model is combined the COs, VOs & LSO platforms in one union council and ensure development process at all levels of the communities.

IET took one step forward towards certification of LSO from PCP and accounts audit of LSO from reputable audit firms, both initiatives will play pivotal role in LSO proficiency and future funding.

LEED program's targeted vulnerable & extreme poor households includes landless

people, small-scale farmers and fishers, and, in particular, women and youth. LEED program comprises four different sub components – Enterprise Development training, Asset Transfer, LEED Platforms training & Technical & Vocational Training for youth. LEED program positively impact on poor households' income and their living conditions.

Renewable Energy. PPAF & Indus Earth Trust (IET) have been working in RE sector for more than 10 years, implementing many conventional & pilot solar Lighting projects in off-grid areas of Karachi & Thatta. It now proposed that off grid communities living in Sindh become electrified using RE Systems. This is a milestone in its ambitious programme. Objective is to not only provide electric power to each house but also to enable communities to start local enterprises. Naturally this all needs the appropriate energy supply. PPAF and IET have started 4 such programmes in various villages in Thatta District. The various enterprises have been identified and it is hoped that in the future entire communities will be able to support themselves, using this form of electric power for their homes and businesses.

Shahid Sayeed Khan
CEO

Indus Earth Trust

Indus Earth Trust (IET) is Pakistan based, not-for-profit organization working in the area of sustainable development. Established in 2000 to aid neglected coastal communities in Pakistan, IET realized the impossibility of pin pointing a single issue hindering development. IET's approach to planned interventions has thus been of **Integrated Development**. Our projects target the main underlying issues affecting these communities under the six program areas of

- Livelihood Employment and Enterprise Development Program and Livelihood Support Infrastructure
- Water and Community Physical Infrastructure
- Alternative Energy Solutions
- Indigenous Housing Systems
- Food Security
- Drought Mitigation and Adaptation

Tackling these program areas simultaneously uplifts and benefits communities in a holistic manner. It is our belief that this methodology results in long lasting and sustainable change.

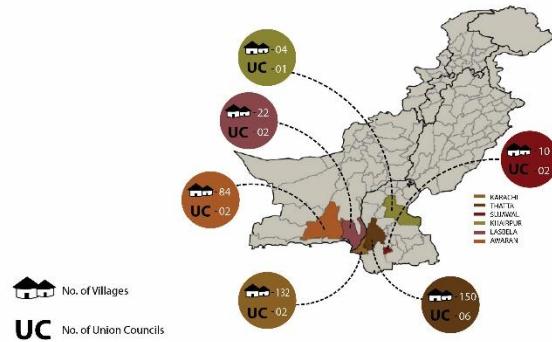
IET works mainly in 6 districts in the Sindh and Baluchistan provinces of Pakistan, mainly along the coast covering approximately 900 kilometers covering 13 Union Councils and approximately 392 villages. IET has recently expanded its work to include urban "katchi abadis" in Karachi.

This area has a population of 3 million. These areas are prone to natural disasters like the

floods of 2010 and the earthquakes which decimated cities and settlements in Awaran Dist. Baluchistan in 2013. Due to the natural disasters and other issues the population is also prone to disease and malnutrition, conditions which are further exacerbated by the lack of basic amenities such as safe housing, drinking water, proper sanitation, energy and electricity, roads, health services and education.

Climate change and bad practices have also affected traditional livelihoods, with issues such as over fishing and sea intrusion on to agricultural land being some of the main problems.

The funding for our identified projects has been from a number of local and international partnering organizations. We stress that our goal is the sustaining of each of our interventions through community empowerment and our continued presence in the Union Councils following our interventions in order to provide support.



Vision

Development with dignity

Mission Statement

Indus Earth Trust' approach to the alleviation poverty is by providing alternative income generation streams for the underprivileged within a holistic environmental protection formwork, taking recognize of climate change as a central policy.

Providing innovative technologies in farming & livelihoods, IET improves success to the entrepreneurial and job market for communities. IET attaches great emphasis, essentially amongst the youth, in training of skill development both for women and men. Our emphasis on integrated development means basic facilities such as drinking water, renewable energy, sanitation, houses using indigenous material, Roads, food security, access to schools and health centers are paramount.

Process & Approaches

IET uses an Integrated Development approach in its interventions to address the various issues of poverty. Our aim is to ensure that communities become productive members of society by resolving various development issues. IET's work shows how formerly dispirited communities become inspired with an orientation towards achieving targets due to Social Mobilization. To maintain sustainability on a long-term basis, each community contributes a minimum of 20% either in labor or in cash. This gives them a sense of ownership, which is extremely important in enabling communities to look after assets provided by donors.

We empower small settlement-based communities to form Community Organizations (CO), following which 3 to 4 COs form Village Organizations (VO), following which representatives from VO form Local Support Organizations (LSO). These LSOs are formed at the Union Council level and are formally registered under the Social Welfare Act.

IET's organizational structure divides its projects into different programmatic areas which identify focal areas for project planning and implementation. These issues and subsequent interventions are identified by a combination of community level surveys and latest development indicators as prescribed by national and international bodies.

Our overall approach is based on the following aims:

1. To create opportunities for the rural community to participate actively in their economic, social and cultural development.
2. To organize and empower the rural communities through the establishment of pro – poor institutions to ensure their total commitment and contribution in the development process.
3. To pool all resources utilized in village development, and implement productive transparent integrated village development plans for proper co-ordination at village level
4. To transform the rural community into a group of activists with ideological and comparative thinking abilities and enhance self-determination by developing their abilities and skills for achieving self-sustained development.
5. To achieve simultaneous rural livelihood development, infrastructure and development for economic resurgence and social development.

Introduction

Livelihood Enhancement & Enterprise Development Program – LEED

Livelihoods Program targets multiple poorest groups including women, widows and the disabled persons, to enhance their incomes by giving them livelihood options and teaching them skills appropriate to their circumstances and social background for a better life and future.

Household income in many parts of Pakistan is generally dependent upon the male members of the household and women stay at home and take care of children and elders. Dependence upon a single source of income leaves families vulnerable to unforeseen problems and changes

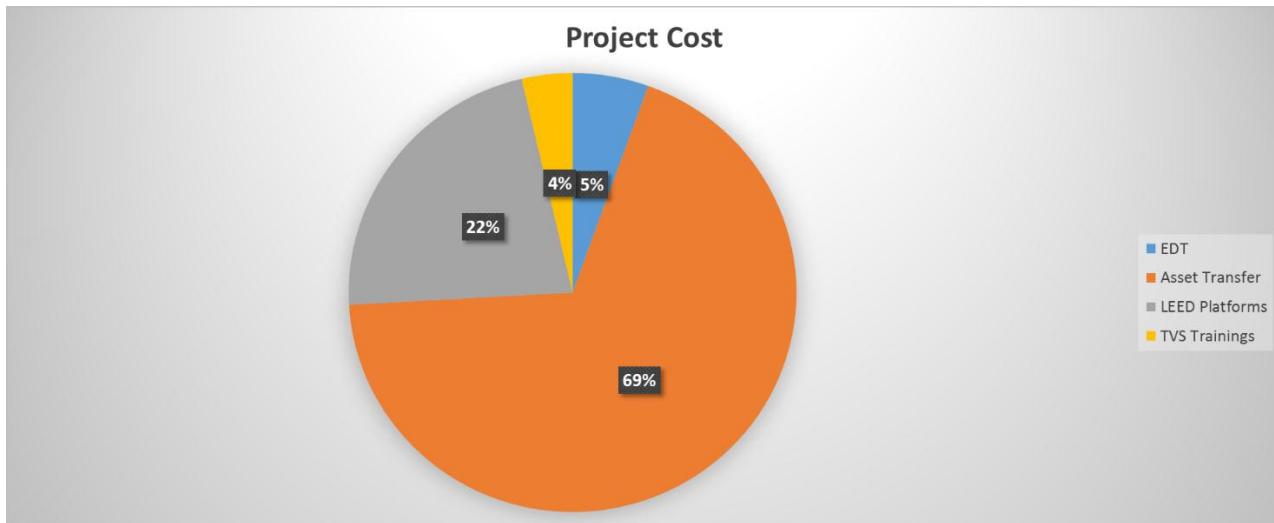
in circumstances. In the coastal belt, where fishing is the most popular livelihood option, falling fish stocks have left many homes in dire financial straits with career changes not always being an option due to a lack of varied technical skills.

The program offers grants to ultra-Poor households who display entrepreneurial skills and have viable business propositions as well as training for new skills and skill enhancement. By diversifying their skill sets, communities and families are better prepared for future events and have a larger income coming into their homes.

There are five components in LEED Program under the 65th Batch – PPAF – III

Enterprise Development Training
Asset Transfer
LEED Platforms Trainings
Technical & Vocational Courses
Meet & Milk Growth Techniques

Project Cost sharing



Enterprise Development Training

Basic concepts of Business

The Session introduced the participants to the basic business concepts by using the story of 'Dani ki Kahani'. Participants were divided into four groups for reading each part of the story which was followed by discussion on each aspect of the business cycle:

Definition of Business	Types of Business
Business Cycle	Entrepreneurial Categories

To increase participants understanding, a discussion session was held on the concept and definition of business, examples were given to explain different types of businesses, e.g. trading, service and manufacturing. It was explained that these businesses required different levels of investment, different kinds of set-up, and entrepreneurs with different business objectives and motives. Participants were encouraged to think of the kind of business they would be interested in establishing.

Participants found this an interesting way of learning about the many dimensions of setting-up and managing a business and after this they developed a Business cycle for their Business and identified business gaps.



The entrepreneurial categories were explained through business cycle. Participants found this to be a useful input, and they realized that there can be many ways to start a business. The trainer highlighted the interdependency and the interconnectedness of the three categories, and also explained that no category is better than the other – a person's reality determines what is most suited to him/her. Then the participants categorized roles from Dani's story into income generation, self-employment and entrepreneurship.



Personal Entrepreneurial Competencies

The next session introduced participants to the very important concepts of personal entrepreneurial competencies (PECs) using two Stories of 'Amjad Ki Khani' and 'Asif Ki Kahani'.

This concept is based on the research that in order to be successful an entrepreneur must possess certain basic entrepreneurial competencies. Not everyone has the personality, or the temperament to succeed in a business. People who succeed in a business have the ability to take risks, set goals, constantly collect information, plan systematically, persuade and negotiate collectively, be efficient, etc.

These competencies were discussed in detail with suitable examples.

Opportunity Identification:

Opportunity Identification was carried out. It was explained to the participants that in order to set-up a business, the entrepreneur must identify appropriate business projects and select the most viable one. The Project Module focused on how to identify businesses or business ideas and then screen them to select the most viable business. The sub-modules under this module included the following



1st Exercise - Round Robin

In this exercise participants had to observe actual products or services within a Training Hall that could represent a business idea. Through brainstorming it was observed that participants could generate a number of businesses. Participants stated that they could perform 80 different kinds of businesses. Hoor Bai won the exercise and was crowned as "Round Robin King".

2nd Exercise - Product Focused Businesses

Each person who was disqualified (for naming the same business twice a person who was disqualified and asked to leave the

circle) from Round Robin was given a chart (with an industry title on the top) to think and add what type of business could be initiated around the industry, product or service.

3rd Exercise - Business for Target Groups

In this exercise participants were divided into small groups, and given names of various target groups (young woman, old man, young girl, an infant, etc), and each group had to identify a range of products or services needed by the given target groups. The group that emerged with the most number of products/services for its given target group was the winner. More than 88 ideas emerged through this exercise.

Macro and Micro Screening

Participants were then introduced to the two screening mechanisms, i.e. macro screening and micro screening. Through Macro Screening, participants were asked to shortlist 10 ideas from the selected 80. Through a debriefing session it was established that macro screening looks generically at what are the most appropriate business opportunities on the basis of technology, raw material, competition, and personal liking.



The remaining 2-4 ideas were then rated on the basis of 5 criterions.

This process was titled Micro Screening where through the rating one opportunity was identified as the most viable for a particular entrepreneur. The aim of these sessions was to give participants a head start on selecting businesses.



Introduction of Feasibility and business plan:

The session began with the story of Rehan where participants were briefed to answer the causes of loss in Rehan's first business. As participants gave answers, they were asked to read the 2nd phase of Rehan's story and the same question were repeated and participants were asked to share reasons of success and both the situations were compared and feasibility steps were extracted from the stories, findings and each step was further briefly explained with examples and adopting a participatory approach.

6 Ps of Marketing

An Introduction to Marketing was given to the participants. It was explained to the participants that the business idea had been



finalized the previous day through macro/micro screening, and the development of feasibility would take place through effective market survey. Basic concepts of marketing were also introduced. It was explained how marketing is often confused with selling and through an experiential activity "Khichury" it was clarified that the 6-Ps of marketing are inter-connected with each other, so that a change in one that automatically affects the others.



Market Survey Introduction

The participants were made to conduct a Market Survey and fill out Questionnaires which would complement their area assessment. Participants were informed that every business requires information with regard to the 6-Ps of marketing.

They were also explained that a market survey would enable them to contact three major stakeholders, i.e. customers, suppliers and competitors, who would provide them the required information in terms of the product, price, most suitable location, possibilities for packing, packaging and promotion, and required interpersonal communication.



Market Survey

Participants were divided into 5 groups where they were given different Businesses and were asked to go in to the market to collect information for the businesses.

Mini market exercise and debriefing

The Mini Market exercise was carried out individually by each participant, where each participant set-up a stall. A range of stalls were set up e.g. toffee shop, chips, fruit, general store, Juices, etc. The participants had immense fun with the exercise, and later realized that the learning was worth even more. The major learning points were that the choice of product was not based on

a customer survey, even though customers were in easy contact they did not ask the customers what they would like to buy from them etc.

The 6-Ps of Marketing was properly internalized and participants realized that understanding a concept is not always the same as memorizing it.



Costing and pricing

Participants were particularly interested in the concept of costing and pricing because of its complicated calculations, and the diverse group of participants, this topic demanded considerable time. The key costing concepts particularly the formulas for distributing overhead expenses were difficult for participants. However, through trainer support and guidance all participants learned these concepts. Yet more hands-on practice would be required for the participants to become totally comfortable with such calculations. Costing as a concept was very important and challenging input for this group Simple Bookkeeping

For participants to understand various aspects of the business plan, an introduction to bookkeeping was given. The session also contained a role-play where the importance of bookkeeping was highlighted in a simple, but highly effective manner.

Participants were introduced to the following:

Receipts	Order Form	Cash Book (Roznamcha)
Sale record	Expense record	Debtor and Creditor Record

A preliminary discussion was conducted on importance of bookkeeping. The discussion focused on different kinds of books maintained by a successful entrepreneur.

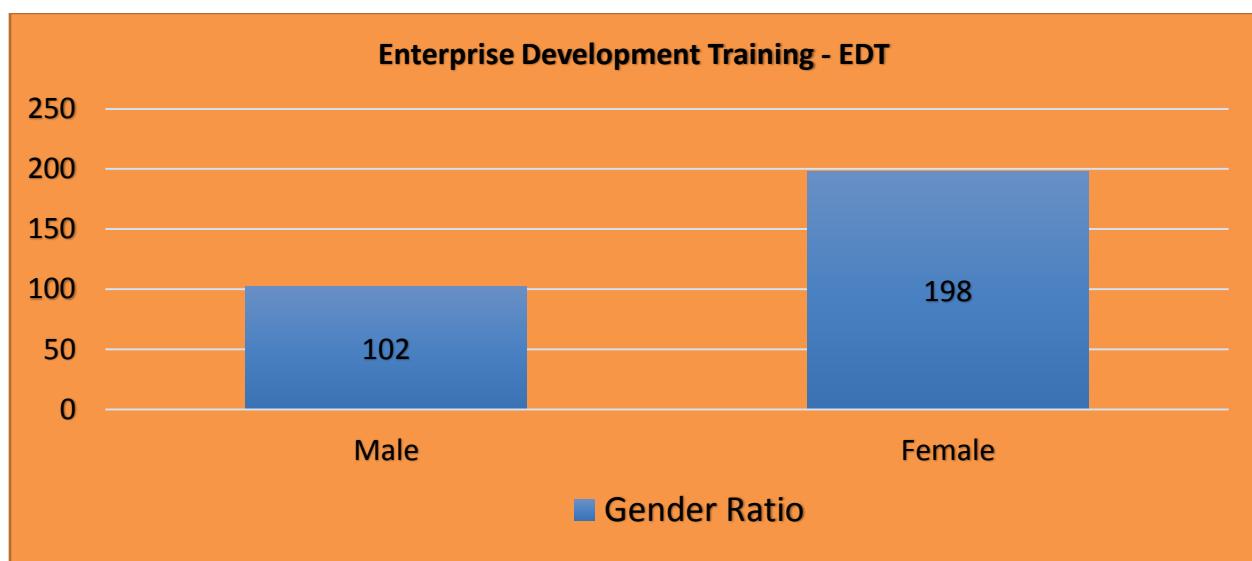


The bookkeeping session included overview of receipts, order form, cashbooks, expense books, sales books, and debit & credit books among others. Keeping in view participants' literacy levels, the facilitators described each book with simple, easy to comprehend examples.

Introduction to Business Plan (Demand & Supply, Business Calendar):

After the usual review and recap session, the participants asked questions to clarify difficult concepts.

Difference between business plan & feasibility was highlighted. The concept of Demand and Supply was explained. The Seasonal Calendar was discussed and its importance was pointed out.



Poverty Scorecard

IET implements its various projects using the Poverty scorecard to determine the project beneficiaries. The Poverty scorecard is administered through a survey is used to collect household data. The resulting information is then used to create a database and develop projects keeping the needs and aspirations of the beneficiaries foremost. Through this process those identified as Ultra poor and vulnerable poor are assisted to benefit from IET interventions which are based on the needs and

requirements of the community, households and individuals.

Following this process enables IET to collaborate with community institutions, community members and individuals to build a clear and holistic picture of the needs for its targeted interventions and ensure the needs of all stakeholders are taken into consideration. IET uses PPAF guidelines for Poverty Score Card survey.

Poverty Scorecard Process



Poverty Ranking

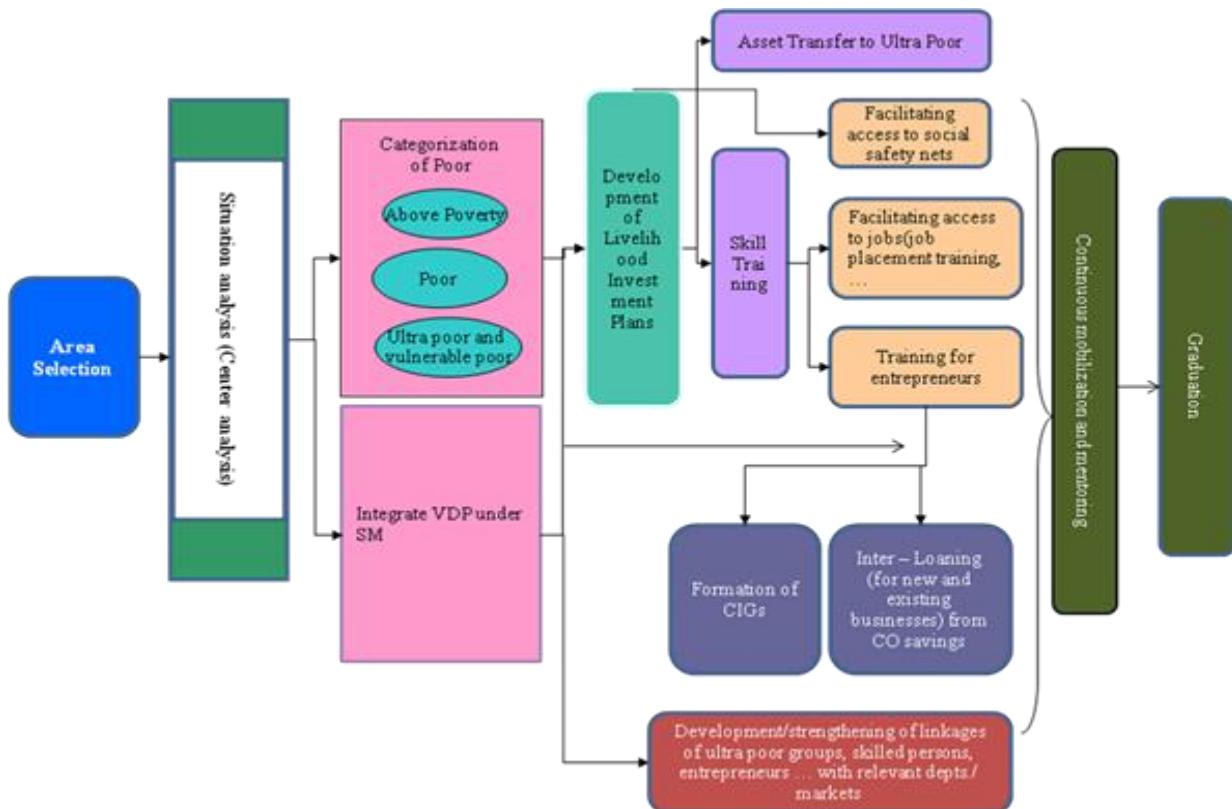
Poverty was measured according to the triple bottom line objectives i.e. financial, social and environmental results. By ranking clients by relative poverty, it helps managers target the poor, track changes in poverty, and manage depth of outreach. According to Poverty Score

Card 300 hundred of the households were found poorest scoring 0 to 18 in 11 villages of Dhabeji & Gharo Union Councils, Tehsil Mirpur Sakro, District Thatta. There were 134 Ultra Poor households and 166 were 166 vulnerable poor households among the 300 households of both union councils.

Management Information System - MIS

Existing MIS which has been enhanced to contain necessary information on each beneficiary including her/his photograph, localisation information and GPS reading of the house/ shelter will be recorded. Such measures

will improve governance and prevent duplication as well as fake at different levels. In order to ensure transparency and prudence biometric devices were used for identification and maintaining transaction records. IET will be required to submit reports on agreed upon formats and frequency.



Livelihood Investment Plan – LIPs

Livelihood Investment Plan has been prepared would with poor households considered eligible for support under the livelihood project. All CO members / members of community groups/Common Interest Groups (CIGs) are also required to develop a Livelihood Investment Plan (LIP) to access both grants and funds from financial institutions, organizations & Institutes.

These plans have been developed by IET staff with consultation of targeted household representatives or selected local youth trained from the area (depending on the contextual realities).

These plans discussed with their community Organizations and collectively evaluated by the CO, CIG prior to being approved for asset transfer or for livelihood's loan from either the Cos/CIG under the community livelihood Fund program.

Asset Transfer

Indus Earth Trust facilitated asset transfer to the ultra-poor and vulnerable poor households, identified through the national poverty score cards on the basis of their abilities, knowledge



The objective of Sustainable Livelihood Program is to develop the capacity, opportunities, and productivity of community to reduce their vulnerability to shocks, improve their livelihood initiatives and strengthen their business operations. These activities are planned to be achieved through a community driven approach. In this way communities participate in the development process as proactive agents of change rather than passive beneficiaries of the livelihood program.



The ultra-poor households are being awarded productive assets above the poverty line through provision of trainings to 300 poor beneficiaries on Enterprise Development, Livestock and Vocational Skills. Trainings (including enterprise development, marketing,

and skills. (Assets may consist of natural resources, abilities, knowledge, skills, and employment opportunities. Asset also include social assets like sense of community, family and social networks.

confidence building trainings, exposure visits and any other training that could be helpful for enhancing the livelihood of the poor) were being given to 300 selected members of households identified through Poverty Score Card (PSC), developed Livelihood Investment Plans (LIPs). Continuous livelihood counseling support has been provided to encourage households come out of the poverty trap by investing their resources and time in economically beneficial activities.



Productive assets e.g. livestock, grocery stores, machines, tools, Rikshaw and beauty Saloon, Fishing Boats, Crab Farming, Cosmetic Shop, Confectionary Shop, Hotel, Milk Shop, Tailor Shop, Vegetable Shop etc, were transferred to 300 ultra-poor & Vulnerable poor Families. The major components of the program include identification of ultra-poor though Poverty Score Card, development of Livelihood Investment Plan, provision of assets and livelihood trainings, monitoring of performance. Total 198 females and 102 males have been trained on and delivered productive assets for their livelihood setup and care of families through the income generation and savings.

Procedure of Asset Transfer

Formation of Procurement Committee

Procurement committee has been formed at village level, committee comprised by three members, CO Representative, PO Representative and Beneficiary household's member. This committee was responsible to finalize the items' specification of business and assess the market rates.



Invitation of Quotations

Procurement committee PC invited the three quotation from different venders for specific items of the business. Local vender has been preferred, in case of not availability of particular venders than move towards other cities for quotations.

Quotation of Evaluation

All quotations have been evaluated, Specification, Quality, Low cost, delivery of time, warranties & Guarantees (if required) have been considered to finalized the vender for purchasing.

CO & VO Resolutions & Record Keeping

CO & VO was responsible to maintain the record and documented all process of procurement. CO & VO submitted list of beneficiaries and quotations and evaluation along with resolution to IET office.

Fund transfer for Assets to COs & VO accounts.

IET Regional General Manager scrutinized all documents and submitted to Head office for funds release to respective COs & VOs. Head office finance department further examined through the MIS and cross cutting of the proposed venders and release the funds to particular COs & VO through the cross cheque according to allocated funds e.g. Rs. 50,000 for each beneficiary household, withholding tax Rs. 3,250 has been deducted from each beneficiary households amount.

Purchase Order

COs & VO issue the purchase order to final vender along with items' specification, once confirm the purchase order, CO & VO release funds in favor of company, vender or Proprietor's name.



Delivery of Productive Assets

Asset Transfer ceremony has been arranged at CO & VO level. All beneficiaries' household get to gather to received their assets at the front of CO, VO & LSO representatives, IET staff and Procurement committee.

Goods Receiving Note – GRN

Every beneficiary household signed goods receiving note after getting productive assets.



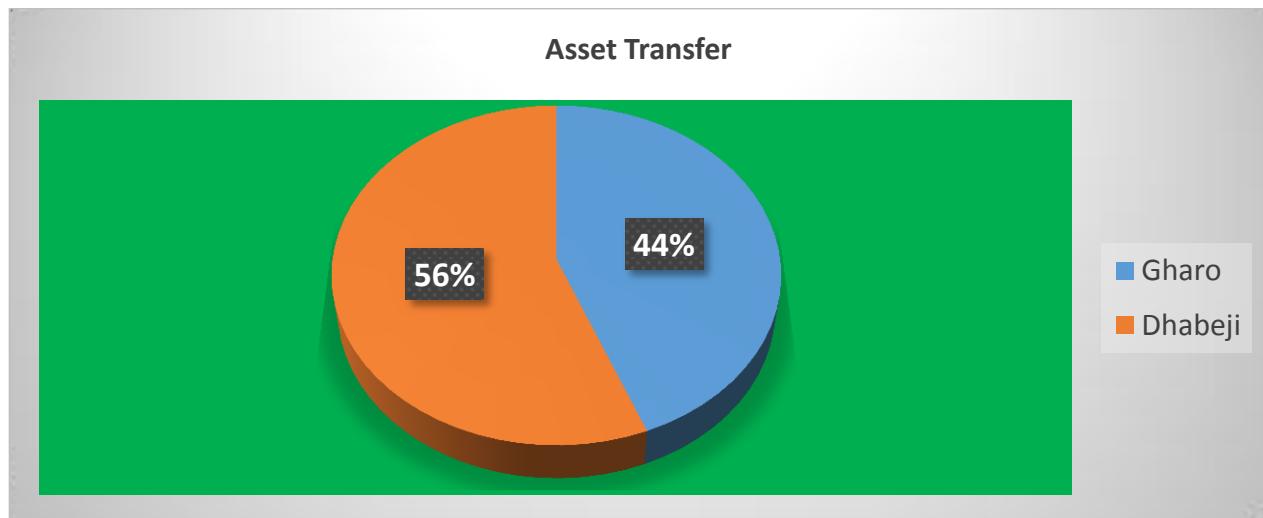
Reporting

CO & VO submitted the report, that was containing, copy of Purchase orders, Vendors' Invoices, copy of cheques to vendors, Bank Statement of CO & VO account, Goods Receiving Note – GRN and resolution along minutes of the meeting.



Asset Transfer Detail – Union Council Share

Asset Transfer				
Sr No.	Livelihood Options Option	Dhabaji	Gharo	Total
1	Autorikshaw	5	2	7
2	Cofectionery	18	6	24
3	Cosmetic	1	2	3
4	Kiryana	11	6	17
5	Tea Stall	6	-	6
6	Autospare Parts	-	3	3
7	Bangle store	1	-	1
8	Beauty Parlor	2	4	6
9	Cloth Shop	1	1	2
10	Cold Drink Shop	1	1	2
11	Crab Proceesin Plant	4	3	7
12	Chilli Milli	-	2	2
13	Dry Cleaner	-	1	1
14	Fish Shop	-	1	1
15	Decoration	1	-	1
16	Mobile Shop	1	-	1
17	Shuttering Material	-	1	1
18	Tailor Shop	-	1	1
19	Vegetable cart	1	-	1
20	Milk shop	1	-	1
21	Cow	53	79	132
22	Goats	50	17	67
23	donkey cart	4	2	6
24	Fishing boat	7	-	7
Total		168	132	300



LEED PLATFORMS TRAININGS

LEED Platforms' Training initiative was exceptional opportunity to operate following Centers;

- ❖ **Nokri Ya Karobar - NyKs,**
- ❖ **Loan Centers- LC**
- ❖ **Digital Hubs - DG**
- ❖ **Hunar Ki Manzil - Production centers - PC**
- ❖ **Agriculture & Livestock - CIGs**

Nokri Ya Karobar

The Livelihood Employment & Enterprise Development (LEED) Group was recently formed to include three Units: Livelihood Enhancement and Protection, Employment & Enterprise Development and Special Initiatives. The series of Training on "Managing Naukari ya karobaar Centers" was part of LEED programme to built the capacities of the Selected NyK representatives/Managers to enable them to perform their responsibilities with efficiency and effectiveness at the community level.



These trained NyK representatives will play a vital role in creating livelihoods for young men and women by educating and mentoring them across the country by linking them with opportunities either the.

Institute of Rural Management conducted series of Training of community Facilitators (TOCF) for activist identified by different partners of PPAF across the country.



Objectives

1. To orient and prepare the focal persons of the established NyK centers so that they can effectively run the affairs of their NyK centers, create productive linkages, manage self-controlled MIS systems and address the market demand and manage supply of labor.
2. To polish participants' Communication and Presentation Skills to become
3. successful entrepreneurs.
4. To familiarize participants with different tools and techniques for the assessment and analysis of their area regarding livelihoods and to enable
5. them to manage the man force in their respective areas.



Training Contents

- Introduction to basic Concepts of Livelihood Employment & Enterprise
- Development
- Introduction to PPAF sustainable Livelihood framework
- What is Employment? Its type, employment cycle
- CV preparation
- Tips for Interviews
- Orientation to Enterprise Development
- Enterprise Cycle, its Type and Categories
- Feasibility Study and Marketing Plan
- How to manage Nyk
- NYK Role and responsibilities of Members
- NYK and NYK Resource Mobilization Plan
- Carrier Counseling and NYK
- Who is Carrier Counselor
- NYK Representative as Carrier Counselor
- NYK as Social Enterprise

Outcomes

Towards the end of 04 days comprehensive training event, the participants taught the Basic Concept of employment and enterprise, their role as Nyk Focal persons and the standard operating procedures of Naukari ya karobaar Centers.



Methodology

The training was conducted employing the following methods:

- 1.Through peer learning methods, participants learnt from each other and shared practical experiences and best practices from their experiences.
- 2.Case study method and story telling
- 3.Mock exercise; participants were asked to establish their mock Naukari ya karobaar centers. Special Mock simulation of Interviews of participants was also done
Hands on practical task oriented exercises, including learning applications, practical sessions provided participants with the opportunity to apply relevant concepts and methods.

Naukari ya Karobaar Centers

The workshop was based on the need to enhance knowledge and skill, of the NyK representatives of PPAF Partner Organizations, regarding the significance of generating opportunities for sustainable livelihood for the poor communities.

DIGITAL HUB

IMPORTANCE OF SOCIAL ENTERPRISE

"Importance of Social Enterprise" and briefed the definition of Social Enterprise A social enterprise is an organization that applies commercial strategies to maximize improvements in human and environmental well-being—this may include maximizing social impact alongside profits for external shareholders. She also added some social enterprises are created, operated and/or owned by non-profit, charitable organizations as a means of generating income and/or to otherwise further their social mission.



Participants informed that Millions of people are deprived of economic opportunities, Lack fair employment and wages, Lack access to basic services. That is why Social Enterprises in our scenario are seen as entrepreneurial, self-sustaining activities designed to solve critical social problems mostly related to poverty alleviation. It is the process of designing, launching and running a new business, i.e. a startup company offering a product, process or service.

It has been defined as the "...capacity and willingness to develop, organize and manage a business venture along with any of its risks in order to make a profit."

Following are seven steps in establishing a social Enterprise.

- 1) Articulate a problem and a solution
- 2) Surround yourself with experts in your field

3) Hire staff that's flexible and entrepreneurial

4) Shake a hand, raise a dime

5) Make noise in the media

6) Choose your board wisely

7) Be able to measure your impact

It was explained that Digital Hub is platform for the last mile service delivery to resolve the socio economic issues identified by the communities in their respective UCDPs.

The Digital Hub fosters innovation, technological development and creativity in a supportive, entrepreneurial environment and provides opportunities for collaboration, networking and knowledge-sharing.

Digital Hub role is to provide a platform for rural community members to,

- 1) equip and nurture entrepreneurs
- 2) access groups for one-on-one training
- 3) Take advantage of high speed internet
- 4) Access and explore digital technology in a safe and supportive learning environment.



Basic Understanding of Hardware Components

- Laptop
- Projector
- Digital Camera
- Printer/Scanner
- Use of Regular Office Equipment

Website Management and Online Hosting

Key Topics

- What is website?
- Static & Dynamic Websites
- Basic Types of Websites
- What technologies are used to create website
- Creating Static Website
- Content Management System (CMS)
- Define Web server
- Define Web Hosting
- Free Hosting providers
- Premium Hosting Providers
- Search Engine Optimization (SEO)



A website is a set of related web pages typically served from a single web domain. He also briefed about statistic website and further briefed that a dynamic website is one that changes or customizes itself frequently and automatically.

It was briefed the different basic types of Website as given below:

- 1) Personal Website
- 2) Photo Sharing Websites
- 3) Writers/Authors Website
- 4) Community Building Websites
- 5) Mobile Device Websites
- 6) Blogs
- 7) Informational Websites
- 8) Online Business Brochure/Catalogue
- 9) Directory Websites
- 10) E-commerce Website

Facebook is a popular free social networking website that allows registered users to create profiles, upload photos and video, send messages and keep in touch with friends, family and colleagues.

Twitter is a free micro blogging service that allows registered members to broadcast short posts called tweets. Twitter members can broadcast tweets and follow other users' tweets by using multiple platforms and devices.



Participants learnt how to create Gmail, Facebook accounts, moreover he explained the how to make blogs on Google blogger, word press websites for highlighting their community issues and fund raising.

Tele health encompasses a broad variety of technologies and tactics to deliver virtual medical, health, and education services. He further added it may also called electronic Health with ethics. He also quoted WHO definition for e-health "The cost-effective and secure use of Information Communication Technology (ICT) in support of health and health-related fields including healthcare services, health surveillance, health literature, and health education, knowledge and research".

It was briefed participants that Call Centre is a centralized office or an information hub used for the purpose of receiving and transmitting large volume of calls. In addition to a call center, collective handling of letters, faxes, live chat, emails at one location is known as a Contact Centre.

Call center can play a vital role in the health industry as well. Health hotlines/helplines accessible to mobile phone subscribers can bring basic health

information and care even to people in sparsely populated or low-income areas where there are few healthcare facilities and doctors.

Furthered briefed, Health helplines are medical call centers that provide health-related information, advice, referrals, and sometimes prescriptions to individual callers over a phone line. Callers are connected to health professionals (nurses, paramedics or physicians) who usually follow standard protocols to assess medical situations and provide information and advice.



He further guided participants that different organizations are providing Tele health services and they can take advantage and serves their communities in this way also.

Easy Paisa, UBL OMNI Services

Participant briefed about easy paisa and defined, Easy Paisa Mobile account is similar to a bank account that you can manage through your cell phone. Or let's put it in another way, if you have Mobile Account with Easy Paisa, you may not need to have a bank account to manage your money. He further added that you can pay bills, transfer money domestically, and even you can save money in your Easy Paisa Mobile Account.

How to open Easy Paisa Mobile Account,

Participant have been guided the process of opening of easy paisa account and briefed that Easy Paisa Mobile Account is offered to only Telenor customers. If you have a Telenor number

(even if you are a ported customer), opening a Mobile Account is pretty simple. It goes like following

- Go to any Telenor Service Center, Franchise or Tameer Bank
- You should have a Telenor SIM (registered in your name)
- You should carry original CNIC
- Fill in a form plus photograph (will be taken by Telenor Staff in real time)
- Sign the form plus thumb impression
- Get the receipt and you are done

Telenor will verify your CNIC information from NADRA in 3 hours (that's what they are claiming), and will call you back to confirm your Easy Paisa Mobile Account. At this point you will be asked to select 5 digits PIN to authorize all Mobile Account transactions.



They further guided the participants that with easy paisa account you can cash deposit, Cash withdrawal, Utility Bill Payment and Funds Transfer and they can also open agent account and can serve their communities at door step and also can earn money.

Financial Management

Participants thought about importance and need of financial record. He explained essential financial record requires, Profit and Loss account, cost of goods manufacture statement, and cost of goods sold statement. He further shared different formats with participants and asked them for practical exercise for better understanding. He shared the importance of

different documents in financial record keeping including cash book, purchasing record, sailing record, debtors and creditors record, and profit and loss statement for analyzing success or failure of business.

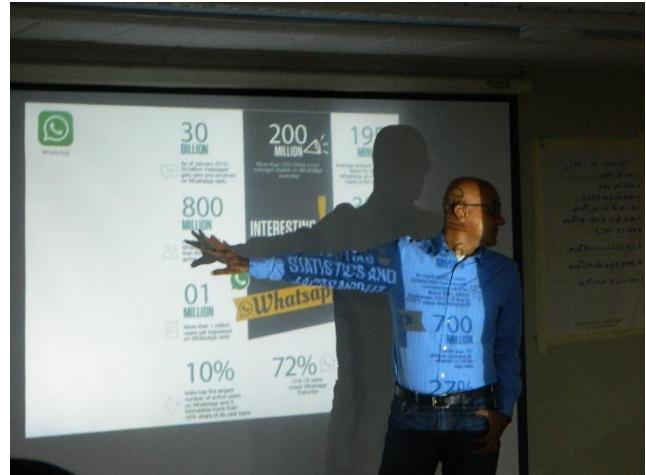


Social Media

Mr. Turab Durani from PPAF started the session with introduction of different social sites, Marketing Techniques and guided participants use of Facebook, Whatsapp and advantages of social media in their Digital Hubs.



He further guided to participants to create their Gmail account s and Whatsapp account and be connected to each other and share their activities and achievements through Face book and Whatsapp accounts. He also shared the techniques of fundraising through Social Media accounts.



Filling up of Action Plans

The training coordinator gave Action Plans Format to all the participants and asked them to give a realistic timeline for the activities deemed important as Loan Center Representatives.



Agriculture & Livestock – CIGs Training.

Keeping in view with the importance of capacity building development program for sustainable livelihood of the communities, the IET with the financial support of PPAF organized six-day youth training program at Training Resource Center Hyderabad.



Purpose of Training

The purpose of this training is to strengthen the capacity, capability and proficiency of the Rural Youth of Sindh Province. The rural youth were also trained through practical demonstration in Agriculture Farm and Livestock Management.



The community resource persons living in the area of Sindh province were trained through training of trainers program.

The participants of the training program especially rural youth belonging from the rural backward area were empowered to improve their technical skills in agriculture practices, farm management practices, Field Crop Production, Plant Production, Horticulture Crop Production, Soil Management,

Water Management for Crops, Farm Record Maintenance for their livelihood improvement and Livestock care and management, Treatment against diseased animals, Livestock disease management and vaccination, Managing Animal Nutrition, Managing Animal Reproduction and Economics of livestock production and marketing and socio economics development. The rural youth were also provided knowledge regarding gender, environment and small scale enterprise development.

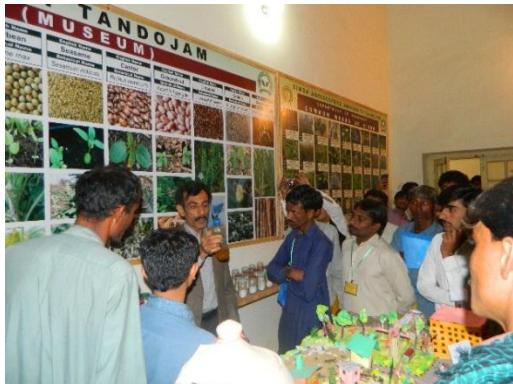
Objectives

The Training was organized with the following objectives:

- ❖ To provide adequate knowledge in agriculture farm management specially agriculture production, organic farming, water testing and quality product
- ❖ To enhance knowledge in good agriculture practices and value chain in agriculture for better likelihood
- ❖ To equip the learners for post-harvest technology and tunnel farming practices at field level.
- ❖ To provide adequate knowledge about basic concepts of livestock farm management
- ❖ To enhance community resource person's knowledge in livestock management, treatment, disease management, animal nutrition and economics of livestock production and marketing for better livelihood
- ❖ To equip the learners in livestock-farm management practices, social mobilization, gender, child rights and technology transfer at field level

Methodology

Training was completely participatory and based on interacting lectures, discussions, group presentations and actual field situation at their field for practically observation and learning.



Participants were encouraged to actively participate and share their experiences and observations in training. Beside this the following methodology was adopted:

Lectures and presentations through material displayed on Pena flex sheets with pictures of the activities



Use of white board for discussion and presentations
Group discussions and team work / assignments

Case studies and problem solving relevant to some specific crop problem Participatory/ interactive learning in action

1. Field demonstration in relevant focused field activities during the session
2. Feedback from participants / Q & A sessions
3. Post training evaluation of course participants



Outcome indicators

32 community resource persons to be trained in agriculture and livestock farm management practices.

Total 32 youth farmers from agrarian community will be able to understand agriculture best management practices and education extension for technology transfer.

With proper implementation of the program and support provided during the training program, an overall improvement.



Community for better livelihood through production enhancement in various crops.

Knowledge in livestock management, treatment, disease management, animal nutrition and economics of livestock production and marketing for better livelihood

Community Loan Center Training

To orient and prepare the focal persons of the established Loan centers so that they can effectively run the affairs of their Loan centers.

To polish participants' Communication and Presentation Skills.



To familiarize participants with different tools and techniques for the assessment and analysis of their area.

Training Contents

- Purpose, Benefits and Objective of Creating Loan Centers
- Portfolio
- Social and Technical Appraisal
- Risk
- Risk Management
- Portfolio at Risk
- Concept of Write off
- Adjusting and rebalancing the credits
- Recovery Techniques
- Record Keeping
- MIS
- Strategic Planning
- Definition and Purpose
- Strategic Planning for Loan Centers
- Loan Management Committee (Role and Responsibility)

- Strategy for Loan Center Branding and Promotion
- Sustainability
- Sustainability for Loan Portfolio
- Business Planning
- SWOT Analysis
- Business Plan

Develop Business Plan (Group Activity)



Methodology

The training was conducted employing the following methods:

Through peer learning methods, participants learnt from each other and shared practical experiences and best practices from their experiences.

Case study method and story telling

Mock exercise;

Hands on practical task oriented exercises, including learning applications, practical sessions provided participants with the opportunity to apply relevant concepts and methods in their future work.

Participatory and group discussion methods helped participants discuss, review and critique each other's ideas. Planning and analyzing for a successful Business Plan.

What is Micro Finance?

Purpose, Benefits and Objective of Creating Loan Centers

In the first session trainer asked to participant that “what is micro finance, the purpose of creating loan centers, and benefits of loan centers, then trainers explained the core objective of creating the loan centers, their purpose and benefits of loan centers.



“Microfinance is the supply of loans, savings, and other basic financial service to poor.

To most, microfinance means providing very poor families with very small loans (micro credit) to help them engage in productive activities or grow their tiny business.”

Than trainer discussed about the procedure of different organizations working on micro credits like Tameer bank, NRS MEDP, TRDP, Micro credit bank.

Trainer discussed about the group formation procedure of organization and

their terms and conditions some of them are given as under:

Credit is only for business purposes.

Group formation is must (minimum membership of 3 and maximum up to 15)

Each group must consist of three members and two of them must have their own house.



Only one member is allowed if he is living in rented house. (Safeguard is necessary for the members who having rented house.)

Only one borrower from one household (common eating arrangements)



It is mandatory that all the three members get credit. (No one could be member of the group who is not availing loan facility.)

The walking distance between group members' houses must be less than five minutes

Trainer also guided that following type of cases must be discussed before appraising;
If someone in the HH having any type of legal case in court
If loan applicant did marriage without permission of the parents
If someone has already availed credit from any other institution
If the loan applicant is severe patient / has chronic illness / disabled
If anyone in the household is drug addict
Then trainer discussed the Process of group formation step by step



Portfolio

In second session trainer briefly discussed about portfolio, the Loan centers portfolio and purpose of loan centers

Purpose

"To support Communities by making CREDIT easily accessible to the needy on time and to develop a sustainable credit system at local level, savings, and other basic financial service to poor, providing very poor families with very small loans (micro credit) to help them engage in productive activities or grow their tiny business."



Social and Technical Appraisal

It was explained about the social and technical appraisal and the questions that are important to ask while conducting the social and technical appraisal. He further added and shared few examples of questions while conducting social and technical appraisal. He divided participants in different groups and assigned them to conduct social and technical appraisal for better understanding.



HKM Training Details

Introduction:

HKM (Hunar Ki Manzil) is purely Handicrafts based program, IET & PPAF offered extensive training which covered Skill enhancement, and Market exposure. It aims to create employment opportunities for the traditional craftspeople (mostly women) living below the poverty line.

Under the umbrella of PPAF, a brand, HKM has been established which markets apparel made by these craftspeople in the more fashion forward community of our country.



After the first few years of the project, 50% of the total craftspeople in our network will contribute to sustain HKM, and the rest will cater to export orders and business establishments.

Philosophy:

Our local heritage, preserved by these craftspeople, has perished because it did not evolve with the changing fashion. Due to lack of resources and information available to them, they have not been able to keep up with the changing trends and their craft has become obsolete in the form in which it exists right now. Since their specialty has lost value, their skill does not sell any more which results in leaving

them with lesser opportunities to make money. This now neglected community is struggling to rise out of extreme poverty.

The mission of HKM is to reinvent our local art and introduce this modernized version to the world that is increasingly appreciating it. HKM would thus accomplish two things: revive Pakistani culture and bring employment to our craftsmen.



Business Model:

Under HKM, PPAF has funded NGOs operating in different rural locations to train the local craftsmen in contemporary practices in their respective crafts.



After the process of training, the designers at Cartel Design Studio pick out the materials, colors, patterns and other embellishments that

would be used for production to ensure that the final product falls among the finest in the available options of its kind.



We will start selling our products as soon as we get our first batch after the first training, and from there we will expand, entering one multi brand store at a time, aligning our supply and demand and then moving to more multi brand stores to keep the orders coming for our craftspeople.



Because of a lot of factors that are out of our control and the unpredictability of the clusters that we will be dealing with, we will keep revisiting and revising our targets.



HKM, with a team of business people, designers, and social workers, will build these communities of craftsmen from currently using their skill only to make utility items for their own use, to being the identity of a high class brand and the hub of wearable artistry.



Approximately 30 craftsmen from every cluster will be a part of this project, and there is one cluster for the time being that have been identified to be included from Sindh. That makes a total of 26 craftsmen relying on HKM to connect them to the market with Cartel and PPAF collaboration.

A step-by-step process of covering individual clusters is given below.



Cluster Identification:

The identified location should have at least 30 craftspeople from low income households.

The cluster recommendation may come to HKM from the local NGO, PPAF or any other source.

Field visit

A team from HKM would visit the location to meet the people, pick out their skills, their level of proficiency with it, the training needs, language barriers if any, and any other information they would need before including that cluster in their network. This would be achieved with the help of the local NGOs which would act as the coordinators and will make all on-field arrangements.

At the end of the field visit, the information gathered and action plan will be shared with the NGO to get their feedback and insights about the people and the possible problems.



Step 3: Training Module Preparation:

Some general topics/skills will be a part of all trainings, for example the business side of the project; however, according to the needs identified for each cluster in the field visit, the training module will be tailored to cater to the requirements of the respective clusters.

The team of Cartel will make the training module, do the costing, get training material ready and finalize the trainers and workshop dates, while the NGO will work to get funds approved for the training from PPAF.

Training:

A 10 day training workshop including two days exposure visit at the field will be held. Trainers from Cartel will teach the craftspeople to work with finer materials, different designs and more

finishing. They will also cover basics of supply chain, market demand, costing and some other relevant business topics.



The local NGO will organize the training and look after the management.

Sale of Training Products

The products in hand after the training will be sold at various multi brand stores. The feedback from the market will be taken into consideration while sending back orders to continue production.



Production for HKM and Monitoring Trends in Performance

For a term of 2 years a cluster will produce only for its line in HKM. This will be managed by HKM.



Since our craftspeople usually work in the fields, their availability will change over the course of the year depending on the season. The two years will be used to monitor the trends in their performance, their speed of production, maximum and minimum number of hours they can put in per week and how much they can produce in that time, their dedication and interest in the craftwork, and the interest that other locals show to join the network or the incentive for the present ones to leave.



The demand and supply will be closely monitored and compared to the growth expectations to bring the operations in line with the targets and make adjustments if needed.

Taking Export Orders

After a better assessment of their work patterns, a percentage of the total workforce will be allocated to cater to the sustenance of the brand, HKM. The rest will work on producing export orders.



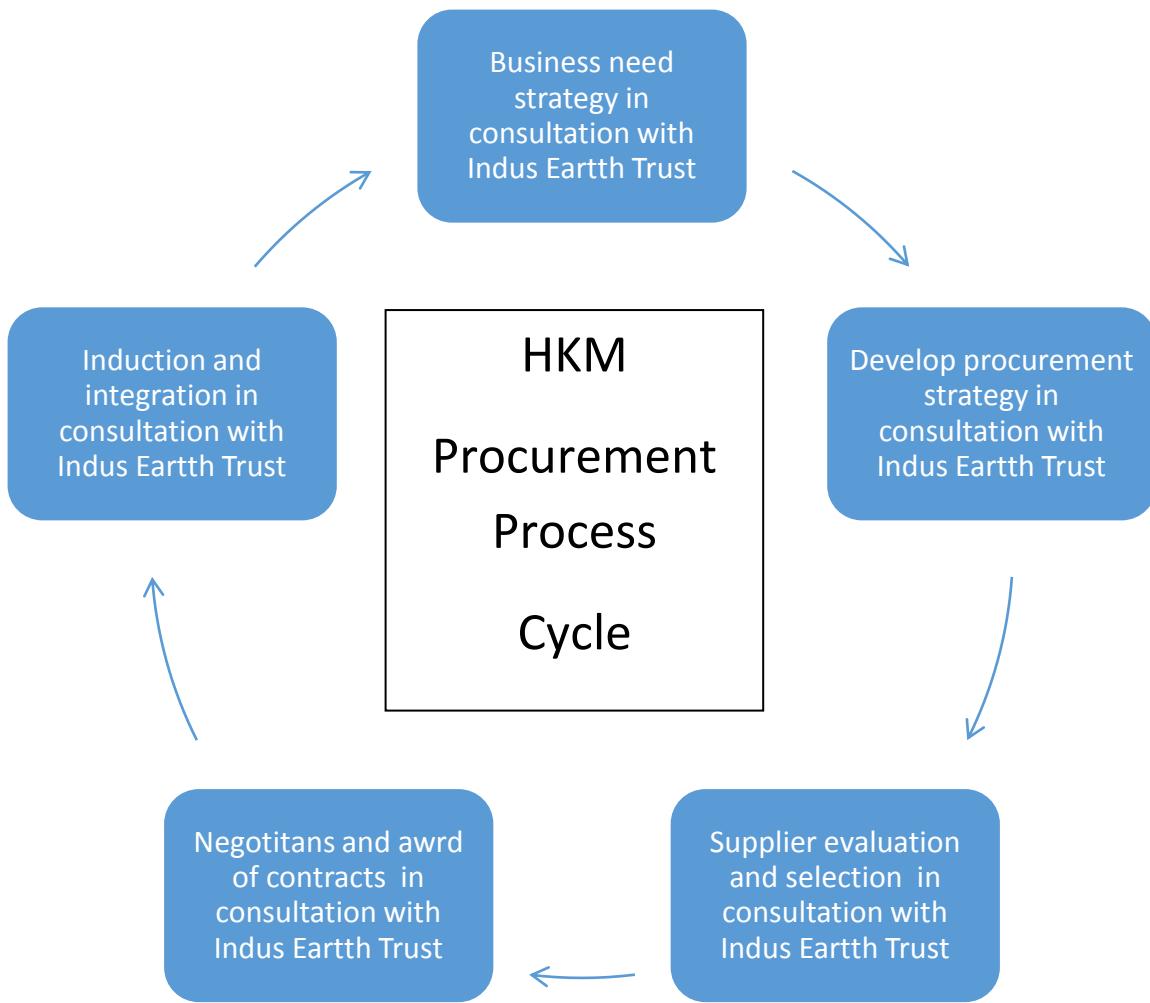
The percentage will be decided based upon the market size that we want to capture with HKM.

Preference is being given to export orders as compared to fully focusing on expanding the brand because in expanding it we are replacing urban employment with rural employment in our own country because our competitors for the brand are other brands that are producing locally on different scales. Attracting export orders would mean great increase in employment opportunities which is our primary goal and deciding factor in making strategies.

After the first year HKM wouldn't deal with the clusters any more. The respective businesses i.e. HKM or export side of it will take over.

Procurement Process Plan

For HKM Products Cartel did 5 ways procurement process and successfully completed procurement in consultation with IET:



Purpose

10 day training was organized to teach the rural artisans modern techniques on entrepreneurship. The aim was to prepare them for a production centers development and management.

Training Description:

In this particular ‘Business Management and Entrepreneurship’ training course gives trainers the opportunity to gain extensive knowledge and understanding of the principles and practices behind key business management subjects.

Contents include corporate management, operations management, accounting, human resources, financial accounting, and project management, as well as providing insight on development and management of production centers.

With a focus on entrepreneurial studies, is ideal for those who want to further their knowledge and understanding of business management and entrepreneurship through this training, and will greatly enhance your career prospects.

Learning Outcomes:

- This training will teach participants how small-scale organizations are managed, the structures and objectives involved, and how to evaluate a production center's performance by using key performance indicators (KPIs).



- Participants will be more aware of business management styles and the environmental factors management should consider. Participants will know the function of human resource persons, operations persons, project persons and accounts persons.
- Participants will gain knowledge of the systems development life cycle.
- This training will help participants recognize the personal qualities of an entrepreneur and the most important factors that an entrepreneur should consider to be successful.



Covered Topics:

a) Managing Small Scale Organizations: This content covers defining small-scale organizations, management functions, economics, and business environments.

b) Evaluating Organizational Performance: This module discusses the evaluation of organizational performance. It covers key performance indicators (KPIs).



c) Management Structures and Objectives: This includes naming structures and specific objectives and exploring management roles.

d) Management Styles: This module covers the four main management styles, and discusses the skills and competencies needed for effective management.

e) Change Management: This module covers change management, from reasons for organizational change to implementing change processes. It finishes with a discussion of business ethics, globalization, and technological development.



f) Human Resource Management: This module describes and explains various aspects of human resource management. This is extremely useful for anyone interested in a career or is working in the field of human resource management.



g) The Employment Cycle: This module covers describe and explain various aspects of human resource management such as human resource planning, recruitment and selection, job analysis, and performance appraisal. This

module is relevant for any individual working in the area of human resource management.

h) Employee Relations: This module describes and explains various aspects of human resource management such as the management of relations between management and employees, key performance indicators (KPIs) and the role human resource manager's play in organizations. This is extremely useful for anyone interested in a career or is working in the area of human resource management.



h) Managing Changes to Human Resource Management: This covers various aspects of human resource management such as workplace employment conditions, workplace diversity, changes in technology and changes in employment legislation. This is extremely useful for anyone interested in a career in the area of human resource management.

i) Operations Management: This course covers topics related to operations management such the difference between manufacturing and services organizations, characteristics of operations managers, and the relationship between operations, productivity and competitiveness. This is extremely useful for anyone interested in a career in operations management.



j) *Operations Management Strategies:* This module covers topics related to operations management such as facilities location and layout, scheduling, materials requirement planning and evaluation of performance. This is extremely useful for anyone interested in a career or is already working in the area of operations management.

k) *Applying Operations Management:* This module covers techniques associated with operations management such as inventory management techniques and quality management techniques. This is extremely useful for anyone interested in operations management.



l) *Project Management Overview:* This module covers a case study in project management, the

history of project management and interviews with project managers.

m) *Project Management Methodology:* This module covers steps in project management methodology such as investigation, planning and design, production, and evaluation and monitoring.

n) *Project Management Documentation:* This module covers types of documentation used in project management, such as user, paper-based and electronic documentation.

o) *System Development Life Cycle:* This module covers System Development Lifecycle in project management, such as planning, designing, analysis and user/evaluation phases.



p) *The Planning Phase:* This module covers the planning phase in project management.

q) *The Design Phase:* This module covers the design phase in project management.

r) *The Implementation Phase:* This module covers the implementation phase in project management.

s) *Evaluation Phase:* This module covers the User / Evaluation methods in project

management, such as using, auditing and maintaining the system.



t) *Introduction to Accounting:* This module covers topics in accounting such as the balance sheet, and profit and loss statements.

u) *Accounting Terminology:* This module is an introduction to accounting systems, terminology, and methodologies.



v) *Accounting Principles:* This module explains accounting terms such as matching, disclosure, consistency, diversity, dependability, materiality, going concern, verifiability, and entity.

w) *Balance Day Adjustments in the General Journal and Ledger:* This module covers topics

associated with the balance day adjustments in the general journal and ledger.

x) *Accounting Information:* This module covers important topics in accounting information, such as key ratios, cash cycle, trend analysis, benchmarks, and liquidity and quick asset ratios.

y) *Accounting Issues:* This module covers important topics in accounting such as current and non-current asset valuation, depreciation, and revenue and expense recognition.



z) *Balance Day Adjustments:* This module covers topics in balance day adjustments, such as the accounting period, accrued expenses and revenue, cost of the asset, asset register and accounting timelines.

aa) *Budgeting:* This module covers important topics in the area of budgeting, such as debtors ageing analysis, and cash variance analysis.

ab) *Control for debtors and creditors:* This module covers topics in the area of control for debtors and creditors, such as subsidiary ledgers, bad debts, the credit note, and sales returns.

ac) Risk in Small Business: These module topics associated with risk in small business such as competition, expertise, suppliers, access to finance, people management, and dealing with technological change.

ad) Stock Recording and Valuation: This module covers topics in accounting such as stock recording, valuation, and control, and perpetual stock recording.



Marketing and Selling Plan

Packaging

All the products will be labeled to tell the region that they were made in. The packaging would have different colored labels for the different clusters and would include anecdotes from that culture or extracts from the lives of the artisans of the products.

Due to the packaging and kind of products, they will make for ideal gift items, especially as souvenirs from Pakistan or the respective regions.

Positioning:

The brand targets women between ages 17 and 40. Among the competitors, we see ourselves closer in brand image and positioning to 'Threads and Motifs' (see chart below). HKM brand would be a renowned premium brand. It would be exclusive and expensive but not too

expensive to be an aspiring once a year gift for the majority.

Making our product affordable to the masses would mean bringing down the quality which would result in us losing our USP, the craftsmanship.

Competition:

The apparel market is highly competitive. People are increasingly shifting towards buying readymade clothes. We have all sorts of businesses competing for their share- well established brands that charge high premium for their brand names, replicas of the better known brands, brands that people buy weekly from and home businesses with online sales. The leading brands are distinguished based on their prices, which define the target market and designs, their advertising and sales channels.



The top notch brands have wider range of products and produce formal wear. They have more variety in the materials and cuts. The brands established on the designers' identities tend to sell in multi brand stores instead of or in addition to their own retail stores. They also have their own e-stores. The low-cost brands employ the opposite strategy. They focus on fast moving clothes (casual wear) with less variance in their designs. They sell through their own retail outlets and online stores.

Meat & Milk Growth

The purpose of this training is to strengthen the capacity of beneficiaries that were received the livestock assets Cow & Goats under the LEED Program regarding the meet & milk growth techniques.



The participants of the training program were ultra & vulnerable poor households especially rural women belonging from the rural backward area were empowered to improve their technical skills in livestock care & Management and growth especially meet & milk. Teach them about the animal nutrition & maintenance for their livelihood improvement and Livestock keeping.

Objectives

1. To provide adequate knowledge animal Nutrition Specially Cows & Goats fodder.
2. To equip the learners in Meet & Milk growth techniques & Methods.
3. To demonstrate the practical making meat & Milk fodder.
4. To provide adequate knowledge about basic concepts of Cows & Goat farming.

Methodology

Training was completely participatory and based on practical demonstration, discussions, group working for mixing the meet & milk fodder material, sequence of mixing and quantities of the material.

Participants were encouraged to actively participate during the preparation of meet & milk fodder model.

Participatory/ interactive learning in action

Field demonstration in relevant focused field activities during the session Feedback from participants / Q & A sessions



Training Contents

Introduction and Importance of Animal Nutrition.

Cows & Goats Meet & Milk Growth techniques

Demonstrate the Meet & Milk mixing fodder model.

Outcome Indicators

- 56 asset beneficiaries have been trained in animal nutrition & practices.
- 56 Asset beneficiaries have been educated in meet & Milk growth techniques.
- 56 asset beneficiaries have been capable to make fodder for their goats and Cows regarding the meet & Milk growth.



Participants

The Individual & Livestock CIGs groups from the Dhabeji & Gharo union councils.

Session - II

S. No	Name of UC	COWs	GOATs
1	Dhabeji & Gharo	98	106



Conclusion

All the participants vowed that they will make the maximum use of the acquired skills at their field level. During the closing ceremony some participants shared views about the training event; they admired not only the learning atmosphere and expertise of the Resource person. The participants gained knowledge through demonstration of meet & milk fodder model.

