TRAINING REPORT

Training of Trainers of Economic Sector CRPs –

Enterprise Development, Asset/Basic Business Management, Functional and Financial Literacy under NPGP

Held on September 20 - 26, 2021

at SRSO Complex, SUKKUR









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1 TRAINING PROCEEDINGS (brief)

The Sixth (out of Six) Training of Trainers (ToT) of Economic Sector CRPs (Community Resource Persons) on "Enterprise Development, Assets / Basic Business Management, Functional and Financial Literacy under NPGP project started on September 20, 2021 at SRSO Complex, Sukkur. The seven days ToT ended on September 26, 2021. The CRPs were identified and selected by SRSO.

DAY - 1

The training started with the registration of Participants followed by the attendance of the participants. The Pre-Test of participants was conducted after registration and attendance. Formally the Training started little late with recitation of Holy Quran (by Participant). The detailed introduction of Training, Trainer and Participants were held. Mr. Muzaffar Hussain Panhwar and Mr. Zubair Soomro from SRSO attended the introduction session.



Mr. Muzaffar Hussain Panhwar and Mr. Zubair Soomro highlighted the importance of ToT and gave detailed introduction SRSO and NPGP project along with Donors of NPGP.

The participants were then asked to share one reason that why they want to attend the training. The

answers were noted on flip chart and compared with the objectives of the training for broader understanding of the participants about the training. The ground rules were then set for the 7 days ToT with the participation of the participants.

1.1 Facilitation Skills

The Facilitation Skills session was started to equip participants with the tools and techniques, which will help participants in conducting the roll-out session in their respective areas for the

beneficiaries of SRSO under NPGP project. The session was divided in three parts, first part was done in day 2, and whereas participants were informed the second part will be done at the start of Day 3 and finally the Third part in day 4.

1.2 Basic Concepts of Business

The participants were introduced with the basic concepts of the business i.e. Kinds of business, business cycle and stages of business with examples. The participants were also asked to share some examples from their daily life, to ensure that participants have understood the concepts. The concept of business cycle was further elaborated through group work on the story of BAKHT from handbook. Each group presented the relevant part of the story with analysis.

1.3 Value Chain

Through a role play participants were trained that how one business is attached with several business and cannot operate in isolation. The example of one agricultural commodity was taken and its process was discussed and a central line was developed with the businesses directly involved, each participant in the line was given card of the business directly related to it. The participants were told that the central line of value chain is also called actors of that business. The participants were then asked to name the businesses which support this business and each participant were given different cards with the different names of the businesses and were asked to stand on the right side of the central line. They were informed that this line is also called supporting (Madadgar) businesses. Finally, participants were asked to name the organizations (public or private) which create enabling environment for the business. The participants were given one card for one organization and line was established on the left side of the central line. They were told that this line is also called creating enabling environment for business. Finally participants were told that this is how one business cannot operate in isolations. Participants appreciated the roll play to understand the value chain.

1.4 Personal Entrepreneurial Competencies (PEC)

At the start of the session participants were asked to read the story of Maryam and Naseem in groups and discuss the successful and un-successful business personality. The participants were asked to prepare the presentation on the basis of discussion and one member will come and present. After presentations of all groups the Personal Entrepreneurial Competencies (PEC) were discussed in detail as well as participants were asked to explain individually about their PECs, if they have such.

The Participants at the end of day were assigned homework to visit the nearby market and find out the problems faced by the businessman (of your selected business) and write the problems in the relevant cycle of business cycle.

DAY - 2

1.5 Selection of Business

In the beginning of the session participants were informed that for identification and selection of business we are going to play a game named "Round Robin". All the participants will sit in circle and ball will be given to them, a participant who receive a ball will name anything present in the



room, "which can be sold or purchased" within seconds. The participant will be out from game if dose not respond will be out, secondly if participant repeats the thing will also be out. In a way game will continue till all the participants are out except one. The winning participant will be called KING (if it is male) or QUEEN (if it is female. The winner will be honored with crown in a ceremony. In the game 103 businesses were identified by the participants and the winner was Mr. Sanauallah and declared as King. The King was honored in a ceremony headed by Mr. Muzaffar Hussain Panhwar, Mr. Zubair Soomro and Mr. Ali akbar Metlo from SRSO.

The participants were then trained how to filter the selected business in two stages and groups were asked to filter and select the business for their group.

1.6 Feasibility

The participants were then capacitated on feasibility (6 steps). The groups were again asked to pass their selected business through these 6 steps and see that weather their selected business is feasible enough to earn the profits.

1.7 Business Plan

The participants were then introduced with the business plan (9 stages). They were explained all the 9 stages and their importance. The questions of the participants were answered for clarity. Participants were informed that they have fill the business plan (9 stages) of their selected business during the training.

1.8 Questionnaire (Market Survey)

The participants were then introduced with the questionnaire for market survey; they were informed about the importance of the market survey to gather the information to be filled in the business plan.

1.9 Marketing (6Ps)

The participants were introduced with basic concepts of Marketing i.e. Place, Price, Product, Publicity, Packing & Packaging and Person (6 Ps). The session was linked with feasibility of selected business. The 6 Ps were demonstrated through role play of mini market. Participants actively participated in the role play and understood the concept of marketing.

At the end of the day participants were given homework to visit the nearby market and fill the Market Survey form from the businessman of the selected business by the group. Participants were briefed about the protocols of the market survey.

DAY-3

1.10 Calendar (high income months for business)

Calendar was introduced to participants as it gives detailed insight of international, national, religious festivals as well as to know the months of disasters / emergencies which directly affects the business. Through brainstorming participants were asked the months of high and low businesses and their causes. Participants appreciated the knowledge gained through calendar and through it they can safeguard their businesses.

1.11 Demand & Supply

The concept of demand and supply was elaborated to participants through brainstorming that, do the pay same prices for the commodities throughout the year or pay high prices and low prices in different times. The situation was then linked that the phenomenon of high and low prices is different times is the subject matter of demand and supply. They were also explained the logic behind the high and low prices in different times through selected commodities.

1.12 Costing and Price

At the start of the session participants were given the detailed introduction about the calculation of cost incurred on any product, which enables them to set the price of the product after adding the profit. The participants were also explained about the direct costs (raw material and labour) and indirect cost (other expenses and depreciation on machinery / equipment's). The participants were capacitated about the method of calculating the depreciation.

The participants were then given example to calculate the cost of product in their respective groups, the calculations were then presented by groups. At the end example was solved on board

so that participants can get more clarity and correct their mistakes, if any. The participants were suggested to do the other examples from the handbook, whenever they get time.

1.13 Record Keeping

The session started with linkage with Costing and Price. The importance of record keeping in business was highlighted. Different forms of record keeping were discussed in detail with examples.

Homework: Completion of Business Plan

DAY - 4

1.14 Basic Business / Assets management

The session highlighted the role of assets in reducing the poverty in marginalized communities. The participants were informed that assets not only support the marginalized communities to graduate from poverty but are also helpful in socio-economic development of area, district, province and country.

The participants were introduced with five (5) kinds of assets i.e. Human, Financial, Social, Solid and Natural. The five flip charts were displayed in different parts of the training hall and participants asked to reach each chart and write one corresponding asset with its benefits. If the asset has written by someone else they have to sign there. The charts were then displayed and discussed in detail for further clarity. This was followed by highlighting the importance of asset management.

1.15 Livestock management

At the start of session group work was given to all the group to discuss the livestock management in detail within the group and prepare the presentation to be presented by one group member in larger group. Some points were common and some were different. The session was then summarized and all the points were included in the livestock management.

1.16 Agricultural Equipment management

One group was assigned the task of discussing and presenting the group work about the Agricultural Equipment management. The group presented their work and questions were asked for clarity, while some non-group members are suggested some points.

1.17 Sewing Machine management

One group was assigned the task of discussing and presenting the group work about the Sewing Machine management. The group presented their work and questions were asked for clarity,

while some non-group members are suggested some points. The trainer finally presented all the points in detail.

1.18 Auto Rickshaw management

One group was assigned the task of discussing and presenting the group work about the Auto Rickshaw management. The group presented their work and questions were asked for clarity, while some non-group members are suggested some points. Finally presented all the points in detail were presented from handbook and related with group work.

1.19 Shop Management

One group was assigned the task of discussing and presenting the group work about the Shop management. The group presented their work and questions were asked for clarity, while some non-group members are suggested some points. Finally presented all the points in detail were presented from handbook and related with group work.

1.20 Functional Literacy

The participants were then introduced with functional literacy including counting through pictures, introduction of calculator. Addition, subtraction, multiplication and subtraction were explained through pictures and learning to do signature for uneducated participants in rollout sessions.

The participants were then introduced with three kinds of signs and signals i.e. compulsory, informative and precautionary. Participants were also informed about the importance of these signs and signals.

DAY - 5

At the start of day-5, Mr. Ali Akbar Metlo from SRSO, gave the presentation on Environment & Social Management (ESM). The topics covered were Common Safeguards / Guidelines, Agriculture / Cropping, Food Processing / Production and Livestock Rearing. The participants appreciated the presentation and the knowledge gained.

1.21 Financial Literacy – Budget

The financial literacy session was started with Budget. Participants were asked whether they have heard the word "budget". Participants replied that government announces budget, sometimes they heard from government officials that development work of their area (road, school, hospital, irrigation channels etc.) cannot be constructed due to non-availability of budget.

In response participants were informed that budget is the annual statement of income and expenditures of government (federal, provincial, district) announced annually in advance. It

gives insight of all sources of income. The developmental and non-developmental organizations also prepare the annual budget.

Similarly at household level budget should be prepared to look into the income opportunities and balancing the expenditures. It helps households to fill the gap in income and expenditures.

1.22 Saving

The concept of saving was extracted from the budget session. The participants were told that If they keep an eye on income and expenditure, they can easily explore the options for saving. The participants were asked that normally how can one save, in response of participants it was explained that normally there are three types i.e. local (box or any place in home), committee (VC) and Bank. The advantages and disadvantages of all three methods were discussed.

The participants, through handbook notes, were also informed that normally saving is done for four (04) reasons. Among them are, for emergencies, for future, for assets creation and leisure / recreation.

1.23 Investment

The concept of Investment was linked with saving. From the saving a person or household try to invest to earn more amount from the saving amount. The participants were told that investment from saving help households to graduate from poverty. The importance and kinds of Investment were discussed in detail through examples.

1.24 Loan and its management

At the start of the session participants were asked "what do you understand by LOAN". In response they were informed that an amount you need and borrow for some time on certain conditions is called loan. Normally loan is taken for productive purpose (business, investment etc.) and non-productive purpose (celebrations etc.). Through the examples participants were capacitated that the productive loans help household to graduate from poverty whereas non-productive loans forces household into poverty. The participants were also informed about the principles of loan management through series of questions.

1.25 Access to Financial Services

At the start of the session the participants were informed about the financial services, need of financial services and sources of financial services. The participants were then informed how to access the financial services particularly the Banks. The participants were also briefed about the conventional banking and Islamic banking.

1.26 Consumer Rights & Responsibilities

The session started with meaning of "consumer". The participants were informed that they are called consumer in banking / financial system. The consumer visits banks for different purposes i.e. account opening, cash deposit, cash withdrawal, balance inquiry, loan etc.

The consumer rights in banks / financial organizations were discussed in detail along with responsibilities of the consumer towards the banks / financial institutions.

1.27 Group Formation for Mock Sessions and allotting the sessions – Round 1

At the end of Day-5, groups of participants were re-set for the mock sessions (round -1) and the groups were given the sessions for the mock sessions.

Homework: Preparation for mock session by participants

Day - 6

1.28 Mock Sessions (Round -1)

The participants were invited for mock session presentation for the sessions allotted to them. The sessions were held in sequence, so that revision of session is also done. Each participant was asked what s/he has done well as trainer and about the content of the session. The trainer gave the feedback that what s/he has done well and what s/he should improve in round-2.

Allotting the sessions – Round 2

Each group was then allotted different session for mock session round - 2

Homework: Preparation by participants for mock session round-2.

DAY - 7

1.29 Mock Sessions (Round -2)

The participants were invited for mock session (Round-2) presentation for the sessions allotted to them. The sessions were held in sequence of manual. Each participant was asked what s/he has done well as trainer and about the content of the session. The trainer gave the feedback that what s/he has done well and what s/he should improve. Finally the participants were evaluated and graded confidentially.

1.30 Closing

Finally the closing session of the training was held with post-test, training feedback by participants. The certificate distribution ceremony was held and was attended by Ms. Shazia

Shaikh, Mr. Muzaffar Hussain Panhwar and Mr. Zubair Soomro from SRSO. Group photo was also held.

2 PARTICIPANTS' FEEDBACK ABOUT TRAINING AND TRAINER

According to participants the training had increased their capacity to understand the business, assets and their management as well as financial matters. 90% participants said objectives of the training were achieved and will be helpful in daily life. 85% said training was well organized and interesting. Trainer was knowledgeable and methodology of trainer was good, said by 85% participants. Room for discussion was provided and questions were answered, said by 85%. Timing of the training was enough and future roll was well defined, was said by 90%.

S.No	Feedback	Percentage of Participants
1	Achieved objectives of the training	90
2	Training was well organized	85
3	Trainer was knowledgeable and	85
	methodology of trainer was good	
4	Room for discussion was provided	85
	and questions were answered	
5	Timing of the training was enough	90
	and future roll was well defined	
6	Most liked the session's	Basic Business Concepts
		Identification of Businesses,
		Value Chain
		Calendar (high income months)
		Assets Management and
		Saving
7	Training was good (Overall)	90

Most of the participants liked the session's Basic Business concepts, process of Identification of Businesses, Value Chain, Calendar (high income months), Assets Management and Saving.

3 RESULTS OF PRE- AND POST-TEST WITH ANALYSIS

The pre and post test result reveals that in the first module (Enterprise Development Training) 35% knowledge of participants was enhanced. The enhanced knowledge of second module (Basic Business /Assets Management & Functional literacy) was 25%. Finally in the third module (Financial Literacy) 20% knowledge was enhanced.

Training	Minimum	Maximum	Average
Enterprise Development	0	70	35
Basic Business / Assets Management / Functional Literacy	0	60	25
Financial Literacy	0	70	20
Overall	10	55	27

4 PARTICIPANTS EVALUATION AND GRADING

The confidential Evaluation and Grading was sent through email to the concerned officials of the SRSO, Following is the summary and details of participants grading.

S.No.	Grade of Participants	Number of Participants
1	A	05
2	B+	07
3	В	05
4	С	03

S.No	Name Remarks				Grade					
		Grip on Content	Body Language	Voice Quality						
		GROUP-1								
1	Abdul Rashid	Average	Good	Good	B+					
2	Sanaullah	Good	Good	Good	Α					
3	Rahib Ali	Average	Average	Good	В					
4	Zohra	Average	Good	Good	B+					
GoodGROUP-2										
5	Azeeman	Average	Average	Good	В					
6	Shakeel Ahmed	Average	Good	Good	B+					
7	Ahmed Ali	Good	Good	Good	Α					
8	Ghulam Fareed	Average	Poor	Poor	С					
		GROUP-3								
9	Syed Shan Hussain	Average	Good	Good	B+					
10	Abdul Sami	Poor	Average	Good	С					
11	Imdad Ali	Good	Good	Good	Α					
12	Nadra Khatoon	Average	Good	Good	В					
		GROUP-4								
13	Humera	Good	Good	Average	B+					
14	Khalida	Average	Average	Good	В					
15	Sher Azam	Good	Good	Good	Α					
16	Jamil Ahmed	Average	Good	Good	В					
		GROUP –	5							
17	Manzoor ahmed sarki	Average	Good	Good	B+					
18	Zakia	Average	Poor	Poor	С					
19	Irfan Ali	Good	Good	Good	Α					
20	Safeer Hussain	Average	Good	Good	B+					

5 TRAINING SCHEDULE (WITH DATE, LOCATION, SESSION, AND NAME OF CRP)

	Tra	aining of Trainers of Economic Sector CRPs
Enterp	rise Development, A	sset/Basic Business Management, Functional and Financial Literacy
_	1	under NPGP
		Held on Sep 20 – Sep 26, 2021
		at SRSO Complex, SUKKUR
Day	Time	Session
1	09:00 - 10:45	Introduction, Pre-Test and Administrative arrangements
	10:45 - 11:05	Tea Break
	11:05 – 13:30	Facilitation Skills
		Basic Concepts of Business
	13:30 – 14:15	Prayer and Lunch Break
	14:15 – 15:40	Value Chain
	15:40 - 16:00	Tea Break
	16:00 - 17:00	Personal Entrepreneurial Competencies
	Homework	"Panchar Kahan Hai"
2	09:00 - 09:30	Review of Day 1
	09:30 - 10:45	Selection of Business
	10:45 - 11:05	Tea Break
	11:05 - 13:30	Feasibility
		Business Plan
	13:30 – 14:15	Prayer and Lunch Break
	14:15 – 15:40	Business Plan (Contd.)
		Market Survey Questionnaire
	15:40 - 16:00	Tea Break
	16:00 - 17:00	Marketing (6Ps)
	Homework	Market Survey
3	09:00 - 09:30	Review of Day 2
	09:30 - 10:45	Calendar (high income months for business)
	10:45 - 11:05	Tea Break
	11:05 - 13:30	Demand and Supply
	13:30 – 14:15	Prayer and Lunch
	14:15 – 15:40	Costing
	15:40 – 16:00	Tea Break
	16:00 - 17:00	Record Keeping
	Homework	Completion of Business Plan
4	09:00 - 09:30	Review of Day 3
	09:30 - 10:45	Basic Business / Assets management
	10:45 – 11:05	Tea Break
	11:05 – 13:30	Livestock management
	13:30 – 14:15	Prayer and Lunch
	14:15 – 15:40	Agricultural Equipment management
		Sewing Machine management
		Auto Rickshaw management

		Shop Management
	15:40 – 16:00	Tea Break
	16:00 – 17:00	Functional Literacy
5	09:00 - 09:30	Review of Day 4
	09:30 - 10:45	Financial Literacy – Budget
		Saving
	10:45 - 11:05	Tea Break
	11:05 – 13:30	Investment
		Loan
	13:30 - 14:15	Prayer and Lunch Break
	14:15 – 15:40	Access to Financial Services
		Consumer Rights & Responsibilities
	15:40 - 16:00	Tea Break
	16:00 - 17:00	Group Formation for Mock Sessions and allotting the sessions –
		Round 1
	Homework	Preparation for Mock session
6	09:00 - 09:30	Review of Day 5
	09:30 - 10:45	Mock Session by Participants
	10:45 - 11:05	Tea Break
	11:05 - 13:30	Mock Session by Participants
	13:30 – 14:15	Prayer and Lunch Break
	14:15 – 15:40	Mock Session by Participants
	15:40 – 16:00	Tea Break
	16:00 - 17:00	Mock Session by Participants
	Homework	Preparation for Mock session – Round 2
7	09:00 - 09:30	Review of Day 6
	09:30 - 10:45	Mock Session by Participants
	10:45 - 11:05	Tea Break
	11:05 – 13:30	Mock Session by Participants
	13:30 – 14:15	Prayer and Lunch Break
	14:15 – 15:40	Closing – Post Test, Training Evaluation, Certification and
		Group Photo
	15:40 – 16:00	Tea Break and close

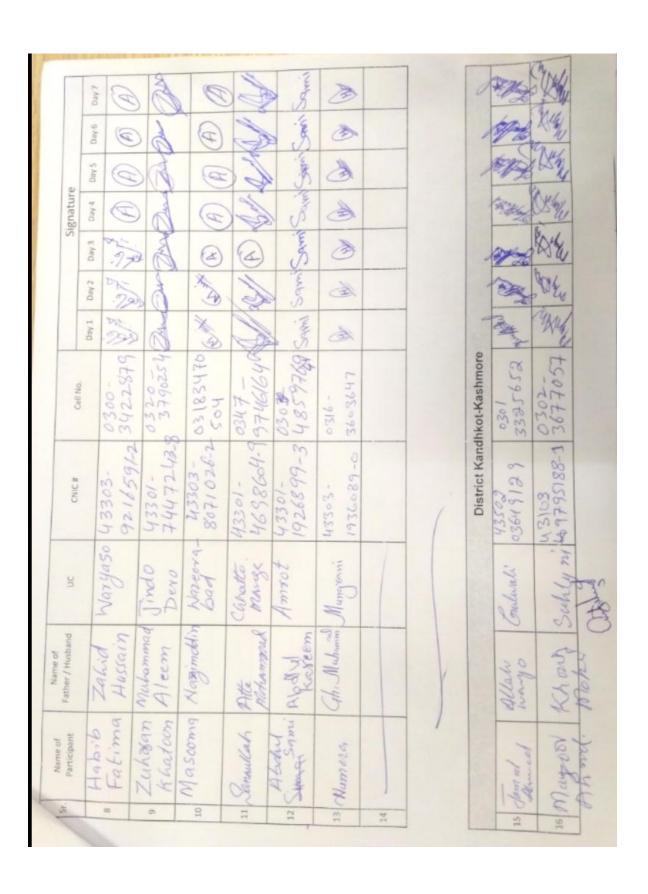
6 LIST OF PARTICIPANTS

Sr. No.	Name	Gender	Father/H Name	Education	CNIC	UC	Taluka	District
1	Nadra Khatoon	F	Dost Muhamamd	Masters	43301- 0870117-0	G.Yasin	G.Yasin	Shikarpur
2	Zakia Burero	F	W/o Pervaiz Ahmed	Middle	43302- 6865251-0	Zarkhail	Khanpur	Shikarpur
3	Zohran Khatoon Kehar	F	w/o Muhammad Aleem	Matric	43301- 7447243-8	Jindodero	Kandhko t	Shikarpur
4	Khalida	F	W/o Zameer Ali	Matric	43304-	Zarkhail	G.Yasin	Shikarpur

	Burero				0588452-4			
5	Azeema Shar	F	D/o Muhammad Umar	Intermidiat e	43302- 6866656-0	Garhi Dakho	Khanpur	Shikarpur
6	Humaira Bhayo	F	D/o Ghulam Muhammad	Intermidiat e	43303- 1936089-0	Mungrani	Lakhi	Shikarpur
7	Sanaullah	M	Atta Muhammad		43301- 4698604-9	Chhato Mangi	G.Yasin	Shikarpur
8	Abdul Sami Kehar	M	Abdul Karim	Intermidiat e	43301- 1926899-3	Amrot Sharif	G.Yasin	Shikarpur
9	Manzoor Ahmed Sarki	M	Khus Muhammad	Masters	43103- 9795188-1	Suhlyani	Tangwan i	Kashmore
10	Ghulam Farid Bhayo	M	Muhammad Sharif	Intermidiat e	43503- 0442822-1	Haibat	Kandhko t	Kashmore
11	Irafan Ali Mirani	M	Ghulam Shabir	Intermidiat e	43503- 0465473-1	Dari	Kandhko t	Kashmore
12	Jameel Ahmed Malik	M	Allah Warayo	Masters	43502- 0364912-9	Gulwali	Tangwan i	Kashmore
13	Safeer Hussain Bhangwar	M	Noor Nabi	Intermidiat e	43503- 0482612-1	Doulatpur	Kandhko t	Kashmore
14	Imdad Ali	M	Baran Khan	Intermidiat e	43502- 0341134-7	Jamal	Tangwan i	Kashmore
15	Abdul Rasheed	M	Haji Abdullah	Matric	43502- 0340995-9	Gulwali	Tangwan i	Kashmore
16	Ahmed Ali Golo	M	Sachilo Khan	Graduatio n	43504- 0419305-9	Zorghar	Kashmor e	Kashmore
17	Rahib Ali Mirali	M	Bagan Ali Khan	Intermidiat e	43504- 0531242-1	Akhero	Kandhko t	Kashmore
18	Shakeel Ahmed Tunio	M	Barkat Ali	Intermidiat e	43504- 0556400-3	Khewali	Kashmor e	Kashmore
19	Sayed Shan Hussain	M	Sayed Zahid Hussain	Graduatio n	43202- 9444357-3	Khewali	Kashmor e	Kashmore
20	Sher Azam Mazari	M	Qasim Ali	Intermidiat e	43504- 0493743-7	Geehalpur	Kashmor e	Kashmore

7 ATTENDANCE SHEETS AND REGISTRATION FORM

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				District	District Shikarpur							
	Name of	Name of						Sign	Signature			
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	Name of Participant	The state of the s	ndence Ta	Signalura					
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8 A GROUP PHOTO AND A FEW MORE PHOTOS OF TRAINING ACTIVITY

