



TRAINING REPORT



Training of Trainers of Economic Sector CRPs – **Financial Literacy & Basic Assets Management (FLAM)**

Under National Poverty Graduation Programme (NPGP)

Held on December 17 –23, 2022

At Kundan Restaurant, SHIKARPUR



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EXECUTIVE SUMMARY

The report is the result of the contract / agreement between the Sindh Rural Support Organization (SRSO) and consultant for two 7-days long Trainings of Trainers (ToTs) on the topic “Financial Literacy & Basic Assets Management (FLAM)”.

This report covers the details of the first out of two ToTs held from December 17 –23, 2022 at Kundan Restaurant, SHIKARPUR. The participants were identified and selected by SRSO. In all 31 participants registered in the ToT and 28 completed the training including 4 females. The 3 participants left the training in the middle due to different reasons.

The Training Objectives were

- to develop a cadre of economic sector specialists at village and union council (UC) levels to continue facilitation of target households for economic development
- to enable CRPs with knowledge and skills to facilitate target households in developing their learning and best practices on Asset/Basic Business Management, Functional and Financial Literacy
- to equip CRPs with the required tools and techniques to cascade capacity building sessions with the target households on key economic sector topics.

The methodology of the training was that initial 4 days sessions were conducted by the trainer and co-trainer to enhance the knowledge of the participants. The last three days participants conducted the mock sessions. Mock session I was conducted on 5th day of the training and Feedback to participants was given by Trainer & Co-Trainer. On the 6th day Mock Session II was held and Feedback was given by the participants themselves) and finally Mock Session III was held on 7th day and the Feedback by was given by Trainer and Co-Trainer. Participants were also evaluated and graded on the 7th day.

Out of 28 participants 12 got A grade, 08 got B+, 08 got B and no one fall in C grade. In a way SRSO got 20 trained economic sector CRPs to cascade the community level trainings while remaining 8 still has a chance to work with A and B+ CRPs and improve and join the team of community level trainers.

86% of the participants the overall the training was good while 80% said that training objectives were achieved. 75% participants said that trainers were knowledgeable and methodology of trainer was good. 90% of the participants said that the logistic arrangement, training hall facilities and food arrangements by SRSO was good.

The pre and post test result reveals that in the first module (Basic Business /Assets Management & Functional literacy) 44% knowledge of participants was enhanced. The enhanced knowledge of second module (Financial Literacy) was 24%. The overall enhanced knowledge of the participants was 28%.

1 INTRODUCTION

1.1 Sindh Rural Support Organization (SRSO)

SRSO (Sindh Rural Support Organization) was established on 2003 as a not-for-profit organization and registered under section 42 of the Companies Act 2017 (Formerly known as Companies Ordinance, 1984). SRSO is funded by government of Sindh to work in the designated districts of Sindh. SRSO is highly supported by Sindh government to achieve the goals of poverty reduction through community empowerment, skills enhancement, capacity building and development of community supported infrastructure projects, and the provision of support for income generation, enterprise development and micro credit. For this purpose SRSO organizes the local communities and develop their managerial and technical capacity. People and the government are supported in forging partnership and inculcating the sense of ownership among the people. SRSO is presently entrusted with the responsibility of fostering a network of community organizations at the grassroots level across the Sindh province and works in the following sub-sectors while applying the participatory development approach of sustainable development goals.

1.2 NPGP –IFAD

The Islamic Republic of Pakistan has received a loan from the International Fund for Agricultural Development (IFAD) for National Poverty Graduation Programme (NPGP). Total cost of the programme is USD 150 million in which USD 50 million is contribution from the Government of Pakistan for Interest Free Loan (IFL) component. The Programme has two major components:

- (1) Poverty Graduation (USD 130.8 million) and
- (2) Social Mobilization and Programme Management (USD 19 million).

The first component mainly focuses on assets creation, interest-free loan and, training of assets and IFL beneficiaries. The second component entails social mobilization, formation, and training of Community Resource Persons (CRPs), capacity building of Community Institutions (CIs), research studies, conferences, policy briefs and operating cost of both NPGP and its Partner Organizations (POs). NPGP is designed to catalyze change at the grassroots to pull people out of poverty, building largely (but not exclusively) upon BISP beneficiaries and leveraging PM-IFL to build a smooth ‘seamless service’ where the poorest can move from consumption support to asset transfers to interest free loans to microcredit. NPGP works on multi-dimensional aspects of poverty, addressing economic, social, and institutional aspects which are reflected in the NPGP design and in the composition of PSC (Poverty Score Card).

1.3 Training Objectives

The overall objective the training is to develop a cadre of economic sector specialists at village and union council (UC) levels to continue facilitation of target households for economic development.

- To design and conduct Training of Trainers (ToT) for Economic Sector CRPs with the

consultation of SRSO and NPGP PMU.

- To design and develop training material (including Trainer’s Manual, Participant’s Handbook, and IEC Material) covering topics of Enterprise Development, Asset/Basic Business Management, Functional and Financial Literacy.
- To plan and conduct 7-day long ToTs for Economic Sector CRPs.
- To enable CRPs with knowledge and skills to facilitate target households in developing their learning and best practices on Enterprise Development, Asset/Basic Business Management, Functional and Financial Literacy.
- To equip CRPs with the required tools and techniques to cascade capacity building sessions with the target households on key economic sector topics.

1.4 Training Contents

Asset/Basic Business Management

- How to establish business with assets
- Livestock (production of dairy products)
- General stores
- Garments (tailoring machine)
- Transport (donkey cart, chingchirikshaw)
- Others (cloth business, tyre puncture/mechanic shop, tea staff etc.)
- Assets Management
- What are assets and what is their management?
- Effective management and operation of given assets
- Effective management of livestock and other livestock-related assets
- Operation and maintenance of agriculture and horticulture tools
- Operation and maintenance including resilience-building against climatic shocks, of other assets, like rickshaw, machines etc.

Functional Literacy

- Basic arithmetic with application in everyday market/business interactions
- Signature
- Calendar, Product Expiry Date, Time
- Signs, Signals, Map

Financial Literacy

- Budgeting and costing (Importance of a budget, how to make a simple budget, staying within your budget, and record-keeping)
- Savings (Concept and importance of saving, saving types and their benefits, record-keeping)
- Investment
- Debt/loan management
- Accessing financial products and services
- Consumer rights and responsibilities

1.5 Training Methodology

The Consultant delivered the ToT according to Trainer’s Manual and session plans approved by

SRSO / NPGP-PMU for Economic Sector CRPs. The training participants (CRPs) were identified by SRSO. The duration of CRPs ToT was of 7 days. The ToT was delivered in **SINDHI** on the identified location by SRSO.

The contents proposed in ToRs were covered in 4 days and last 3 days were reserved for participants practicing the sessions for cascade trainings. Pre- and post-test questionnaire were implemented and the result is analyzed and incorporated in the training report. The Co-Trainer was included with the prior permission from SRSO / NPGP-PMU (there will be no financial liability on SRSO / NPGP-PMU of co-trainers). Daily training time was 7 hours (0930 - 1630 Hours) due to heavy fog.

Evaluation and Grading of Participants

Evaluation and grading of participants was conducted on the last three days (5th, 6th and 7th day) of training as per evaluation criteria mentioned below and ranking of CRPs was done as A, B+, B, and C (descending order of performance, respectively). The Participants were evaluated and graded on these sessions on the yardsticks of knowledge (grip on contents), attitude (body language and training techniques) and Voice (quality and volume). The evaluation and grading of participants were done on mock sessions delivered by participants:

- I) Mock session I (Feedback by Trainer & Co-Trainer)
- II) Mock Session II (Feedback by participants by themselves) and
- III) Mock Session III (Feedback by Trainer and Co-Trainer)

SESSION SCHEDULE

Day	Time Required	Session	Subject	Methodology
1	2 hour	I	Who we are and Why we are here	Registration Participatory / Interactive Brainstorming Pre-assessment of Participants knowledge and skills
	2 hours	II	Facilitation Skills	Presentation
	2 hour	III	Basic concepts of business, business cycle and its management	Brainstorming Presentation Handouts
2	½ hour	I	Feedback on day-1	Participatory
	2 hour	II	Essential entrepreneurial competencies	Handout Brainstorming on handout presentations Participatory / Interactive
	2 hours	III	Identification and selection of business and its management	Participatory / Interactive Group work
	2 ½ hours	IV	Introduction to Assets and Effective	Presentation Participatory / Interactive

			management and operation of given assets	Activity Feedback on activity
3	½ hour	I	Feedback on day-2	Participatory
	2 ½ hours	II	Effective management of livestock and other livestock-related assets	Presentation Group work and its presentation
	2 ½ hours	III	Effective management of General stores Sewing Machine (Garments, tailoring)	Presentation Brainstorming
	2 ½ hours	IV	Effective management of Transport (chingchi, rikshaw) Agricultural Equipments	Brainstorming Presentation Group work and its presentation
4	½ hour	I	Feedback on day-3	Participatory
	2 hours	II	Functional Literacy	Presentation Role Play
	2 hours	III	Financial Literacy	Presentation Handout
	1 ½ hours	IV	Mock Session 1: Sessions allotment to groups and Preparation by Participants for Mock Session	Group Work
5	½ hour	I	Feedback on day-4	Participatory
	5 hours	II	Mock Session I	Presentation by participants Feedback to participants by Trainer and Co-Trainer
	½ hour	III	Mock Session II: Sessions allotment to groups and Preparation by Participants for Mock Session	Group Work
6	½ hour	I	Feedback on day-5	Participatory
	5 hours	II	Mock Session II	Presentation by participants Feedback to participants by participants themselves
	½ hours	III	Mock Session II: Sessions allotment to groups and Preparation by Participants for Mock Session	Group Work
7	½ hour	I	Feedback on day-6	Participatory

	4 hours	II	Mock Session III	Presentation by participants Feedback to participants by Trainer and Co-Trainer
	1 ½ hours	V	Closing	Post-assessment of Participants knowledge and skills Feedback by Participants Certification Group Photo

2 TRAINING PROCEEDINGS (brief)

The First (out of Two) Training of Trainers (ToT) of Economic Sector CRPs (Community Resource Persons) on “Functional Literacy and Basic Business / Assets Management (FLAM) under NPGP project started on Dec 17, 2022 at Kundan Restaurant Shekarpur. The seven days ToT ended on Dec 23, 2022. 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. ZubairSoomro from SRSO attended the introduction session.

Mr. Zubair Soomro highlighted the importance of ToT and gave detailed introduction of 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.

2.1 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 1, and whereas participants were informed the second part will be done at the start of Day 2 and finally the Third part in day 4.

2.2 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.

2.3 Personal Entrepreneurial Competencies (PEC)

The participants were informed that skills only cannot become the base of the successful business. There are some entrepreneurial competencies which are necessary for successful business. The interactive session was held and participants were introduced with the 10 PEC in detail. The participants appreciated and said they have understood the 10 PEC and their importance in successful business.

DAY - 2

2.4 Selection of Business

The participants through power point presentation were informed the process of selecting the business. The participants were introduced the sequence of the selection of business as follows:

- Area information

Availability of customers, population, education, poverty etc.

- Problems create opportunity for business

Animal dung, insect attack on crops, animals destroy crops etc.

- Resources create opportunity for business

Wood, River livestock etc.

- Business from other businesses

Present business create opportunity for other businesses e.g. if livestock is available in the area one can start the business like fodder, providing animal health facilities, selling of milk etc.

The group work was then conducted to filter and select the business in two stages called “WADI CHANI” and NANDI CHANI”

2.5 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.

DAY-3

2.6 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.

2.7 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.

2.8 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.

2.9 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.

2.10 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.

DAY - 4

2.11 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.

2.12 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.

2.13 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.

2.14 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.

2.15 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.

2.16 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.

2.17 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.

2.18 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 – 5

2.19 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. Theand co-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 - 6

2.20 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. The participants gave feedback for themselves. 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.

Allotting the sessions – Round 3

Each group was then allotted different session for mock session round - 3

Homework: Preparation by participants for mock session round-3.

DAY - 7

The participants were invited for mock session (Round-3) presentation for the sessions allotted to them. The sessions were held in sequence of manual. The participants gave feedback for themselves. The trainer and co-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.

2.21 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 Mr. Muhammad Yasir from NPGP (Islamabad), Mr. Zaheer Ahmed Shar (SRSO), Ms. Sahira (SRSO), Mr. Ashraf (SRSO) and Mr. Asif Ali (SRSO). Group photo was also held.



3 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. 80% participants said objectives of the training were achieved and will be helpful in daily life. 86% said training was well organized and interesting. Trainer was knowledgeable and methodology of trainer was good, said by 75% participants. Room for discussion was provided and questions were answered, said by 61%. 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	80
2	Training was well organized	86
3	Trainer was knowledgeable and methodology of trainer was good	75
4	Room for discussion was provided and questions were answered	61
5	Timing of the training was enough and future roll was well defined	90
6	Most liked the session's	Basic Business Concepts Identification of Businesses, Personal Entrepreneurial Competencies (PEC) Assets Management (Livestock & Sewing Machine)
7	Training was good (Overall)	86

Most of the participants liked the session's Basic Business concepts, process of Identification of Businesses, Personal Entrepreneurial Competencies (PEC), Assets Management (Livestock & Sewing Machine).

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	12
2	B+	08
3	B	08
4	C	00

Following is the participant-wise grading:

S.No	Name	Remarks			Grade
		Grip on Content	Body Language	Voice Quality	
Verag					
1	ShoabHussain	Average	Average	Good	B
2	Muhammad Siddique	Good	Good	Good	A
3	Ghulab Khan	Good	Average	Good	B+
4	Yasmeen	Average	Good	Good	B+
5	Abdul Razzak	Good	Average	Good	B+
GoodGROUP-2					
6	Kiran	Average	Average	Good	B
7	Shahnawaz	Good	Good	Good	A
8	Asif Ali	Average	Average	Good	B
9	Jawed Ali	Average	Good	Good	B+
10	Amir Ali	Good	Average	Good	B+
GROUP-3					
11	Shaista	Good	Good	Good	A
12	Nasrullah	Good	Good	Good	A
13	Babar Ali	Average	Average	Good	B
14	Imran Ali	Average	Good	Good	B+
15	SohrabMahar	Average	Average	Good	B
GROUP-4					
16	Muskan	Good	Good	Good	A
17	Shahzeb Ahmed	Average	Good	Good	B+
18	Ghulam Mustafa	Good	Good	Good	A
19	Mukhtiaz Ali	Good	Good	Good	A
20	Kamran Ali	Good	Average	Good	B+
GROUP – 5					
21	Daresh Ali	Good	Good	Good	A
22	Khan Muhammad	Average	Average	Good	B
23	Ishfaqe Ahmed	Good	Good	Good	A
24	Parvez Ahmed	Good	Good	Good	A
GROUP – 6					
25	Niaz Ahmed	Average	Average	Good	B
26	Waheed Ahmed	Good	Good	Good	A
27	Shabbir Ahmed	Average	Average	Good	B
28	Nazeer Ahmed	Good	Good	Good	A

5 LIST OF PARTICIPANTS

Sr. No.	Name	Father/H Name	Gender Male / Female	UC	CNIC
1.	Nazir Ahmed	Muhammad Pathan	Male	Wazirabad	4330394707855

2.	Shoab Hussain	ZameerHussain	Male	Taib	4330364797751
3.	Imran Ali	Muhammad Sharif	Male	Peer Bux Shujrah	4330250849525
4.	Shahnawaz Lashari	Budoo	Male	Zarkhat	4330212557743
5.	Abdul Razzaque	Badardin	Male	JindoDero	4330123274325
6.	Gulab Khan	Jani	Male	Khenwali	4350405564177
7.	Kamran Ali	GulHussan	Male	Khenwali	4510511201067
8.	Nasruallah	Ali Nawaz	Male	RB Chachar	4350405066289
9.	Muhammad Siddique Shar	RabanShar	Male	Habib Kot at Ruk	4330347254625
10.	Aamir Ali	Abdul Rouf	Male	Mangran Jahan Khan	4330345407785
11.	Sohrab Mahar	Muhammad Raheem	Male	Habib kot at Ruk	4330332774615
12.	Shahzaib	Jan Muhammad	Male	Shabirabad	4330201839263
13.	Muskan	Abdul Malik Naich	Female	Gudu	4350408140294
14.	Mismat Shaista	Faiz Muhammad	Female	Kashmore	4510538969838
15.	Jawad Ali	Rabdino	Male	Sehwan	4330394963925
16.	Ghulam Mustafa	GhulamRasool	Male	Duiyapur	4350204039481
17.	Wajid Hussain	JulaldinJamali	Male	Amrot Sharif	4330199754573
18.	Naiz Ahmed	Peer Bux	Male	Dumewali	4510562684879
19.	Kiran	Naik Muhammad	Female	Kashmore	4350407498562
20.	Parvaz Ali	Walidad Khan	Male	Ghouspur	4350305198791
21.	Shabir Ahmed	Basher Ahmed	Male	Garhi Dakho	4330276446625
22.	Waheed Ahmed	Wali Muhammad	Male	Khewali	4350405575675
23.	Asif Ali	Walidad Khan	Male	Ghouspur	4350304766907
24.	Yasmeen	GhulamYaseen	Female	Kashmore	4350407665834
25.	Mukhtiar Ali	Mumtaz Ali	Male	Hamayoon	4330499942585

26.	Daresh	Naseer Muhammad	Male	Nohowah	4330399450589
27.	Ishfaque Ahmed	Mushtaq Ali	Male	Ghouspur	5330635378661
28.	Khan Muhammad	Bakhat Ali	Male	RasoolBux	4350405197327

6 RECOMMENDATIONS

- The 8 participants who got B grade be attached with A or B+ CRPs in the community level trainings so that they can get chance to improve
- SRSO team may avoid visiting the first few trainings of A and B+ CRPs because they may be confused by their presence, allow them to vomit and improve
- Training timings (on daily basis) were lost due to genuine problem of “FOG” as the training was not residential. In future residential ToTs may be arranged.

ANNEX A: ATTENDANCE SHEETS AND REGISTRATIONFORM



Investing in rural people



National Poverty Graduation Programme



SINDH RURAL SUPPORT ORGANIZATION
National Poverty Graduation Program (NPGP)
7 - Day Training of Trainers (FLAM)
17-23 Dec, 2022 Kundan Hotel, Shikarpur

Registration & Attendance of Training Participants

Sr.	Name of Training Participant	Name of Father / Husband	UC	Cell No.	Signature							
					Day 1	Day 2	Day 3	Day 4	Day 5	Day 6	Day 7	
1	NARY Ahmed	Muhammad Pulkhan	Misirabad	4330394707855								
2	Shouib Hussain	Kameed Hussain	Tails	433036199795-1								
3	Imran Ali	Muhammad Shauk	Pear Bux Shyria	4330250849525								
4	Shakrnoor Lashari	Budoo	Zarkhad	433021255794-3								
5	Abdul Razaq	Baderahin	Jindo Deew	4330123274325								
6	Gulab Khan	Tarni	Khanwahi	4330405564177								
7	Kamran Ali	Gul Hussain	Khanwahi	43105-11201067								

Sr.	Name of Training Participant	Name of Father / Husband	UC	Cell No.	Signature							
					Day 1	Day 2	Day 3	Day 4	Day 5	Day 6	Day 7	
8	Nasirullah	Ali Nawaz	RB Chakar	4350405066287								
9	Muhammad Sedique Shau	Rabon Shau	Habib Kot At Rak	4330349254625								
10	Amir Ali	Abdul Raouf	Mangran. Jhann-Khau	43303-45407785								
11	Sahrab Makar	Muhammad Rabun Makar	Habib Kot Rak	43303-3299415								
12	Shahzad	Tom Muhammad	Sumbard	43302-01239262								
13	Fakhri Ali	Ali Gul	Chakota magi	43301-05592297								
14	Muhamm	Abdul Malik Nairah	Ludu	4350408140294								
15	Misraol Shavtan	Fair Muhammad	Kashura	4370538969838								
16	Tawad Ali	Rababina	Sekwan	4330394963925								
17	Akhlagus Ahmad	Noor Muhammad		43504-05812099								
18	Gulshan Mustafa	Gulshan Rasool	Durrigapur	435020403942-1								

Sr.	Name of Training Participant	Name of Father / Husband	UC	Cell No.	Signature						
					Day 1	Day 2	Day 3	Day 4	Day 5	Day 6	Day 7
19	Wajid Hussain	Jalaludin Tamuli	Amvat Shalif	43301-97354573	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>
20	Mirza Ahmed	Raz Buz	Kashmere Damerwali	43105-62684899	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>
21	Kiyam	Muhammad	Kashmere	43504-0949856-2	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>
22	Pavara Ali	Wajidul Khan	Ghaus Pur	43503-05192391	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>
23	Makbul Ali	Muhammad Raza	Kashmere	43504-5208723	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>
24	Shabir Ahmed	Bashar Ahmed	Ghazi Dakh	43302 7644662-5	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>
25	Mehad Ahmed	Muhammad	Kharuli	43304 0557567-5	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>

Attendance Taken By Training Consultant

Name Dr. Imtiaz Ahmad Pirzada

Signature *[Signature]*

Verified By Training Coordinator

Name Asmaul Khatun

Signature *[Signature]*

Sr.	Name of Training Participant	Name of Father / Husband	UC	Cell No.	Signature						
					Day 1	Day 2	Day 3	Day 4	Day 5	Day 6	Day 7
26	Asif Ali	Malik Khan	Chowpura	43503 0476690-7	Asif Ali	Asif Ali	Asif Ali	Asif Ali	Asif Ali	Asif Ali	Asif Ali
27	Yasmeen	Chaham Jaseem	Kashmore	43504 0766583-4	Yasmeen	Yasmeen	Yasmeen	Yasmeen	Yasmeen	Yasmeen	Yasmeen
28	Muhammad Ali	Muhammad Ali	Humayun	0305-3810379 43304-99999	Muhammad Ali	Muhammad Ali	Muhammad Ali	Muhammad Ali	Muhammad Ali	Muhammad Ali	Muhammad Ali
29	Darish	Naseer M.	Wah	43303-994505829 0307.0024445	Darish	Darish	Darish	Darish	Darish	Darish	Darish
30	Sahar Ali	Mushaf Ali	Chowpura	593063537866-1 09123436335	Sahar Ali	Sahar Ali	Sahar Ali	Sahar Ali	Sahar Ali	Sahar Ali	Sahar Ali
31	Kam Muhammad	Bakhat Ali	Rasool Bux	43504-0579732-7 03083790294	Kam Muhammad	Kam Muhammad	Kam Muhammad	Kam Muhammad	Kam Muhammad	Kam Muhammad	Kam Muhammad
25											

Attendance Taken By Training Consultant

Name Dr. Iftikhar Ahmed Pirzada

Signature [Signature]

Verified By Training Coordinator

Name Ashraf Razaq

Signature [Signature]

ANNEX B: RESULTS OF PRE- AND POST-TEST WITH ANALYSIS

The pre and post test result reveals that in the first module (Basic Business /Assets Management & Functional literacy) 44% knowledge of participants was enhanced. The enhanced knowledge of second module (Financial Literacy) was 24%. The overall enhanced knowledge of the participants was 28%.

Training	Minimum	Maximum	Average
Basic Business / Assets Management / Functional Literacy	30	70	44
Financial Literacy	10	60	24
Overall	20	55	28

ANNEX C: TRAINING SCHEDULE (WITH DATE, LOCATION AND, SESSION)

Training of Trainers of Economic Sector CRPs		
Basic Business, Assets Management & Functional Literacy under NPGP		
Held on Dec 17 – Dec23, 2022		
at Kundan Restaurant Shekarpur		
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	“PancharKahanHai”	
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

ANNEX D: TRAINING PHOTOGRAPHS

