

# MODULE 5

## Post-Training Support Services

- Unit: 5.1 Marketing Related Assistance
- Unit: 5.2 Financial Assistance
- Unit: 5.3 Creating Sustainable Structures
- Unit: 5.4 Managerial and Technical Assistance

This TREE Users' Manual contains the following modules:

Introduction to the Manual and Overview of the  
**TREE Methodology**

Institutional Assessment, Organization and Planning

Economic Opportunities and Need Assessment

Training Cycle, Design and Delivery

You are Here 

**OBJECTS**

Monitoring, Evaluation and Research

International Labour Office

Training for Rural Economic Empowerment



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# Module 5: Post Training Services

## Introduction

Post training support plays a key role in the success of TREE program. Under this component an integrated menu of support services has been developed and field tested by the TREE pilot project. These services and related practical tools have been incorporated into the methodology to cater to the post training needs of the beneficiaries. This menu includes marketing of products and services, formation of groups and associations, financial assistance through microfinance services, training in management and leadership skills, provision of advisory services, establishing linkages with technology resources and other related services, arranging for on the job training through linkages and mainstreaming in to local economic and integration into the formal economic sector. Besides providing the above cited support services to the self-employed beneficiaries, facilitating placement of other beneficiaries in the labour market (industry, trade and agriculture) as wage employees is another salient feature of the project.

The project's programs and services are delivered to the target group in collaboration with local partners including relevant Government line departments, NGOs, workers and employers organizations, contractors and local businesses.

## Unit 5.1 Marketing related assistance

The TREE programme is to provide marketing support to the beneficiaries. Being new in the market the beneficiaries need initial support and backstopping in competing with the existing and established businesses. The area of support depends on the needs and requirements of the beneficiaries. The beneficiaries might need support in the following areas:

- Market research to identify new product and markets (i.e.: shirt makers can also make bed sheets),
- Identify new and cost effective sources of raw material, parts and services,
- Product innovation and improvement,
- Pricing of a product or services,
- Skills enhancement for specific market or product,
- Market penetration,
- Identifies of market potential
- Value addition,
- Placement (marketing of services),
- Identification of new job opportunities (new job markets in Afghanistan),

### 5.1.1 What is Marketing?

In its simplest form “Marketing is a tool to sell a product with a profit”. It is rather difficult to define marketing in few words as the process is too complex to be defined in few words; the process of marketing covers a number of steps ranging from the transportation of goods or services from the place where these are manufactured or procured to the consumer or user, having a certain pricing mechanism. There are 5Ps involved in the process of marketing; product, people, place, promotion and price. As evident from the figure the consumer is at the central position.

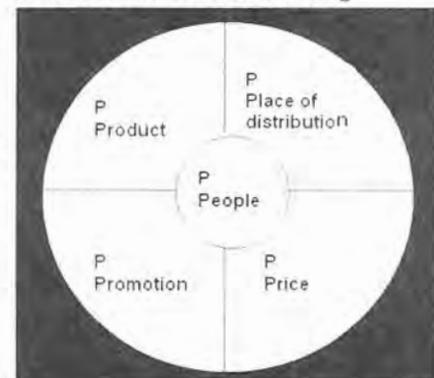
Information and knowledge about marketing and access to its various channels is the key to the success of the process. Marketing forms an essential element of the post training support services mechanism and the project staff is trained to be well versed and aware of its potential as well as its pit falls.

Steps involved in Marketing Management Activities<sup>1</sup>

#### i-Planning

1. Develop Marketing strategy,
2. Organize the marketing functions of the strategy,
3. Select distribution staff,

**Box 20: Process of Marketing**



<sup>1</sup>Adapted from Marketing Manager's Handbook, Britt, Stuart H and Guess, Norman, F., 1993 Chicago

## Unit 5.1 Marketing related assistance

4. Select channels of distribution,
  5. Develop short range marketing plans,
  6. Forecast sales.
- ii- Development
7. Advertisement and sales promotion,
  8. Review various options for sales (direct sales, house to house etc.)
  9. Selection and training of sales people,
  10. Set up customer support.
- iii- Control
11. Marketing information system,
  12. Market research,
  13. Analyze market share of various products and companies,
  14. Pricing mechanism.

## Unit: 5.2 Financial Assistance

Access to credit is perhaps the single most important component of a short-term poverty reduction strategy. The poor often lack assets and micro credit is the only expedient way to create an economic asset for a poor household.

### 5.2.1 Micro-Finance

Micro-finance is a crucial component for the successful implementation of post training services mechanism as acquisition of technical skills, coupled with access to micro-finance creates conducive BDS environment for fresh entrepreneurs to launch their own enterprises. Although Micro-finance is not available to beneficiaries under the TREE methodology, but its need cannot be underestimated and so denied, project staff must endeavor to arrange micro-finance through linkages with commercial banks, existing micro-finance schemes, MFIs and NGOs working in the area. In the case of TREE Pakistan this was provided by the implementing partner NRSP, through its own core activities.

#### Commercial Banks

Commercial Banks in Pakistan have started micro-financing, but normally their operational network is limited to urban areas, they require tangible security for the loans they provide, TREE beneficiaries might need very small amounts of credit which are not feasible for the bank to finance.

#### MFIs

Those institutions that provide micro credit to poor, asset-less or those without ability to provide collateral are generally called Micro-finance institutions. In Pakistan there are several such institutes from formal Micro-finance Bank to quasi micro-credit institutions such as RSPs.

#### Non-Governmental Organizations (NGO)

Many NGOs are also involved in the provision of micro credit for sustainable livelihood, often as part of a package of social goals, support services (e.g. agriculture extension); but these NGOs provide micro credit only to a specified group of a particular geographical area and have to follow their own mandate and goals.

#### Rural Support Programme (RSP)

To differentiate the working of NGOs engaged in single sector activities from that of NGOs working with a multi-sectoral approach, Mr. Shoaib Sultan Khan coined the term "Rural Support Programme" (RSP) in the early 1980s. RSPs are those NGOs that are involved in multi-sectoral activities and follow a systems approach. There are several RSPs in Pakistan and are all networked together through Rural Support Programmes Network (RSPN), [www.rspn.org](http://www.rspn.org)

## Unit: 5.2 Financial Assistance

Following are the names of the RSPs operating in Pakistan

- Aga Khan Rural Support Programme (AKRSP),
- Balochistan Rural Support Programme (BRSP),
- Ghazi Barotha Taraqiati Idara (GBTI),
- National Rural Support Programme (NRSP), [www.nrsp.org.pk](http://www.nrsp.org.pk)
- Punjab Rural Support Programme (PRSP), [www.prsp.org.pk](http://www.prsp.org.pk)
- Sarhad Rural Support Programme (SRSP), [www.srsp.org.pk](http://www.srsp.org.pk)
- Sindh Rural Support Organization (SRSO),
- Thardeep Rural Development Programme (TRDP), [www.thardeep.org](http://www.thardeep.org)

All these RSP are working across the country with the mandate to facilitate rural development through social mobilization, capacity building and capital formation.

TREE project staff explores all available options to enable beneficiaries to access to microfinance services for fulfilling the financial requirements of the newly established enterprises.

### Box 21: Trainer's Note 8

#### Role of support organizations

Support organizations play an essential role in ensuring the sustainability of participatory development efforts of the beneficiaries. The support organizations can be NGOs, RSPs, Government or multilateral donor agencies.

### NGO

NGOs have been acknowledged as the effective and efficient engines for poverty alleviation around the world. The term “Non-Governmental Organization” (NGO) was coined in 1945 by the UN to differentiate in its Charter between participation rights for intergovernmental specialized agencies and those for international private organizations. The World Bank defines NGOs as private organizations that pursue the activities to relieve suffering, promote the interest of the poor, protect the environment, provide basic social services or undertake community development. The characteristics that are common to most NGOs are:

- (i) voluntary organizations; this means they are formed voluntarily;
- (ii) independent institutions, controlled largely by their Boards of Directors;
- (iii) not-for-profit organizations; and
- (iv) not self-serving in their aims and related values;

## Unit: 5.2 Financial Assistance

### Capital formation (Credit and Savings)

The International Fund for Agricultural Development (IFAD) claimed in its 1982 annual report that, “credit is the most important single weapon against rural poverty”, while Adams and von Pischke (1992) described credit as, “a mere fifth wheel on a coach, an input of only marginal relevance to the enhancement of poor people's welfare”. Use of credit as an instrument for fighting against poverty has been amply demonstrated by major micro-finance institutions, such as Grameen Bank, founded by Prof. Muhammad Yunus in Bangladesh, BRAC (Bangladesh Rural Advancement Committee) in Bangladesh, BancoSol in Bolivia, NRSP (National Rural Support Programme and Khushhali Bank In Pakistan, K-REP (Kenya Rural Enterprise Programme) in Kenya, BKK (Badan Kredit Kecamatan) and BRI (Bank Rakyat Indonesia) in Indonesia etc.

Access to credit is perhaps the single most important component of a short-term poverty reduction strategy. The poor often lack assets and micro-credit is the only expedient way to create an economic asset for a poor household.

Capital formation can be accomplished best through saving (in case of availability of surplus cash), through credit, or through a combination of both. Providing poor with access to affordable credit is perhaps one of the most crucial roles of a support organization. Credit provides the poor with a means of acquiring good quality agricultural input and enables them to indulge in enterprises for self-employment or purchasing livestock.

### Box 22: Case Study

Mir Mohammad, an unemployed mason living under the burden of severe poverty, managed to change his life by borrowing a partly sum of Rs. 25000 (US\$ 400) as a loan from NRSP. In less than a year, he was able to fulfil his aspiration of sending his two children to school.

[www.nrsp.org.pk](http://www.nrsp.org.pk)

Summing up the findings of their very extensive study on micro-credit in seven countries, Hulme and Mosley<sup>2</sup> (1996) claimed that, “credit is potentially a prime weapon against rural (and urban) poverty and is the only one which places tangible capital assets in the hands of the poor”<sup>1</sup>

<sup>2</sup>Hulme, David and Mosley, Paul. (1996): Finance Against Poverty Vol: 1 & 2. London. Routledge.

<sup>1</sup>Wood and Palmer-Jones 1991

## Unit: 5.3 Creating Sustainable Structures

This is probably the finishing touch to the elaborate TREE methodology project. The creation of functional and sustainable structures completes the element of the TREE jigsaw. Following are the three main structures:

1. Saving and credit groups
2. Networking
3. Business Associations

### 1. Saving & Credit Groups

Saving & credit groups are organized to strengthen the self-employment initiatives of the beneficiaries. Though the TREE methodology starts with the training of individuals; but the benefits of setting up organized groups cannot not be denied. The key objectives of group formation are capital formation, access to credit, sharing information and sharing market opportunities. The members of these groups may be from different or same trades.

There are some basic principles that should be observed while organizing saving & credit groups. According to these principles the beneficiaries:

- must be from areas of geographical proximity (at 15 minutes walk from the radius),
- must share common goals and objectives,
- must be willing to work together,
- should trust each other,

The group size may vary according to the number of beneficiaries in that village/ vicinity. Initially the group can be formed with a minimum of 3 members and the number might go up to 15 members. Groups having more than 15 members are at times difficult to manage for the groups leaders.

The process of organizing a saving and credit group takes place in three steps; three meetings are called for the purpose.

#### 1<sup>st</sup> meeting

- the project team visits the locality and arranges a meeting on an agreed date with the individuals,
- during the meeting the concept of saving and credit group is explained, the concerned individuals are given some time for discussing the concept and considering its pros and cons

#### 2<sup>nd</sup> meeting

- programme Introduction,
- shared Terms of Partnership,
- Signing of TOP,
- election of representatives (President & Manager),

## Unit: 5.3 Creating Sustainable Structures

### 3<sup>rd</sup> meeting

- setting procedure for saving and for mobilizing these savings, identifying sources of credit,
- linking intended borrowers to credit program,

The saving and credit group holds its meeting once a month on a pre-decided date, time and meeting place that is attended by the project staff.

### The record that the Saving & Credit group needs to maintain includes:

Saving and Attendance register	(see Annex 5.3)
Proceeding Register	(see Annex 5.4)

### 2. Networking

Networks are loosely formed structures of beneficiaries belonging to homogeneous trades / skills. Networks can be formed by employed or self-employed beneficiaries, depending upon:

#### “Individual needs of the beneficiary” and “Issues / hindrances expected to crop up in future endeavors”

Need and problems faced by the beneficiaries tempt them to build networks. These networks vary from trade to trade and area to area, but the basic operating principles remain the same.

#### Box 23: Trainer's Note 9

Funds can be obtained through micro credit by organizing S&C groups, but it is advisable to give appropriate incubation time to business association before starting off this activity. Funds for petty expenses like communication, travel, food cost incurred by committees for carrying out various task may be raised in general body meeting with each member contributing a small amount, rather than borrowing credit.

#### Generally the process of network formation aims at ensuring:

- improved access to market,
- Increased profit margins through better pricing,
- Negotiating better terms or salaries
- Procurement of raw material,
- Finding alternative or cheaper source/s of raw material,
- Means to minimize costs and maximize profits,
- Explore opportunities in new and adjacent markets,
- Assess market trends through improved access to information,

#### Role of TREE staff as Facilitators/ Catalysts for networking

- Identification of needs or issues,
- Discuss solutions or opportunities with a smaller group,

## Unit: 5.3 Creating Sustainable Structures

- Convene meeting of larger group,
- Discussing the need to form a network,
- Conduct SWOT analysis,
- Form committees to address specific issues raised during discussions,
- Facilitate women entrepreneurs,
- Assigning specific task to committees,
- Facilitate productive linkage development between committees and the service providers,
- Share progress through follow-up meetings with committees,

### 3. Business Association (BA)

Generally on gaining maturity, networks tend to transform into a more structured platforms such as Business Association (BA). Although BA can be formed directly by the beneficiaries but there is a need to make sure that the nature of problem / need is assessed properly. It is evident that BA must have clear objectives and procedures to succeed. BA provides certain benefits to its members, such as:

- Better market for their services or products,
- Negotiate better terms and salaries,
- Identify cheaper sources of raw material,
- Procure raw material collectively,
- Facilitate enhancement of skills,
- Benefit from each others' experiences,
- Introduce innovative product design,
- Organize experience sharing platforms,
- Tap in new markets,
- Set prices of products collectively<sup>4</sup>,
- Complement the efforts of other business associations and networks,

If needed separate BA of women can also be formed, this is generally a desperate step as segregation is not helpful in such a multifarious environment.

Role of TREE staff as Facilitator/ Catalyst for developing Business Association. The role of TREE staff for developing business association and for setting up networks overlaps, however in case of developing business association some addition are involved. These steps are as follows:

- Facilitate development of Terms of Partnership while keeping in view the objectives set by business association,

<sup>4</sup> When a new product is introduced in the local market, setting of appropriate pricing mechanism shields the smaller entrepreneur from excessive competition. i.e.: Electric door bell assembly, ribbon embroidery, cotton recycling machine were introduced in the local market from other areas.

## Unit: 5.3 Creating Sustainable Structures

- Conduct SWOT analysis,
- Elect executive body comprising of President, Manager and Executive committee,
- Selection of various committees such as management committee, procurement committee, market committee etc.,
- Assigned specific tasks These to these committee in GBMs,
- Facilitate women entrepreneurs,
- Facilitate productive linkage development with service providers,
- To share progress through follow-up meetings with committees,
- Develop future plans, Re-elections within predetermined time periods,

## Unit: 5.4 Managerial and Technical Assistance

### Advisory Services

Beneficiaries; be they wage employed or self-employed needs constant business and employment counseling and advice, especially during the startup phase. For this purpose the project staff visits every beneficiary on completion of the training course. The visits are arranged in such a manner that maximizes support to the beneficiary within the available limited resources. The visits are scheduled in the following way:

- First visit within one month of the skills training,
- Second visit that is a follow up visit is made when the individual is at work,
- Third visit is the final structured arrangement.

The second or follow up visit is usually carried out when the individual is at work, typically after 3 months of the training. This provides the staff with an opportunity to observe the working conditions of the workplace and to build collaborative linkages with the employers of that establishment. The third visit is conclusive of the structured visits and is primarily conducted with a view to collect data; assess changes in the income level and poverty status of the beneficiary along with gauging further need for support from the project.

The frequency of demand of on-the-job advisory services is higher in the beginning and declines as beneficiaries gain confidence. Beneficiaries involved in manufacturing will need more visits as compared to those employed.

Data and information collected during the follow up visits are recorded in the visit forms (Annex 10) which are entered into MIS for trend analysis later on. An individual's follow-up visit record enables the project staff to monitor the progress of TREE graduates and where necessary, suggest changes or adjustments in the follow-up extension services being provided. During the visit the project staff provides advisory services in the following areas:

#### For self employed beneficiaries:

- Identification of necessary tools, machinery and equipment with the help of the instructor of training or in consultation with persons already involved in that business,
- Identification of the sources of raw material,
- Product pricing,
- Identification of market,
- Advertisement,
- Creating market linkages,
- Customer handling,

## Unit: 5.4 Managerial and Technical Assistance

- Building networking amongst beneficiaries belonging to similar trades,

### For wage employed beneficiaries:

- Career growth and planning,
- Discussing career growth / planning with employers,
- Further on-the-job training if needed,
- Developing linkages with the employers,
- Proper behavior with the employer,
- Applying for other identified jobs, with better growth opportunities,

### Placement Efforts<sup>5</sup>

Beneficiaries having graduated from the skills training are supported to get gainful employment through post training services mechanism that is an essential element of the TREE methodology in that it completes the TREE cycle of activities.

Training graduates who intend to seek employment or to start their own business are first facilitated in securing an apprenticeship; this practical on-the-job training provides the beneficiary with an opportunity to learn various tools of the trade in a real life situation. Once the beneficiaries complete their apprenticeship, the project staff facilitates them in securing gainful employment.

### The partners in placement include:

- self-employed TREE beneficiaries,
- entrepreneurs,
- industrialists,
- businessmen,
- contractors,
- government placement offices,
- resource persons,
- manufacturers,
- chamber of commerce trade and industry,
- specific trade union,
- private technical institutes,

Linkages with all the above mentioned partners are developed through meetings, inviting chamber of commerce, trade unions and workers' associations in stakeholder workshops, through advertising the trade-wise list of trained beneficiaries in news and print media.

<sup>5</sup> Placement efforts start immediately after the graduation of the beneficiary from the skills

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### Box 24: Trainer's Note 10

#### Training of project staff in Team Building and Group Dynamics

It is helpful to train the project staff in group dynamics and different stages of group formation to enable them to understand the essence of the process and to provide better services to the beneficiaries.

The way a group responds and behaves<sup>6</sup> under different situations is called group dynamics. The stages in the group formation are:

- Forming stage
- Storming stage
- Norming stage
- Performing stage
- Adjourning stage

Individuals respond differently, when they are formed into a group, evidently their behavior has a pattern. In 1965, Bruce W. Tuckman theorized that individuals pass through a process of formation when formed into a group. This four-stage hypothesis was modified in 1977 where he added a fifth and a final stage of group development. He hypothesized that groups pass through stages of development during their formation, animation and finally exit.

#### Capacity Building of the Office Bearers of the Community Organizations

Developing managerial skills of the office bearers of a community organization is fundamental to its sustainability and proper functioning. This is achieved through a series of capacity building endeavors. The first and foremost amongst them is CMST, followed by LMST that is a more advanced training and finally an exposure visit for the beneficiaries.

#### Community Management Skills Training (CMST)<sup>7</sup>

CMST is designed to develop the managerial skills of the office bearers and activists, so that they are able to facilitate members in holding meetings, managing saving & credit groups and planning. To achieve the objectives of the project, contents like development and its approaches, TREE project philosophy and methodology, process of savings and credit, planning, networking and business associations, communication skills, motivation and procedure of conducting group meetings are shared with the participants. The contents of the CMST include:

#### CMST contents (four days training)

1. Introduction of participant

<sup>6</sup>Bruce W. Tuckman theory of five stages of group development

<sup>7</sup>CMST has been designed by Hayat, Roomi S. and Bangash, Robeela of NRSP-Institute of Rural Management in 1997, Islamabad.

## Unit: 5.4 Managerial and Technical Assistance

2. Expectations & fears,
3. Training objectives,
4. Introduction of TREE methodology and its actors,
5. Development and its approaches,
6. Gender and Development,
7. Motivational skills,
8. Communication skills,
9. Employment through training,
10. Role of the newly formed group (Network and BA),
11. Developing linkages,
12. Planning for development activities,
13. Capital formation - Saving & credit,
14. Conducting group meetings,
15. Record for requirements for Saving & Credit group (S&C),
16. Networking and Business association,

### **Leadership Management Skills Training (LMST)<sup>8</sup>**

LMST is a course designed specifically for the members of the executive committees, potential leaders and other committees formulated in the Business Association. The objective of LMST is to develop a cadre of leaders for the smooth and sustained functioning of Business Associations. Ideally the intended participant for LMST must have attended CMST as it is primarily a pre-requisite for attending LMST.

Business Association is a fairly a new concept and requires trained and motivated leadership to run day to day affairs, keep the spirit alive, stabilize, maintain and subsequently keep the business association viable and sustainable.

The contents included in LMST correlate to the requirements of managing BAs. The main topics covered in LMST are listed below:

### **LMST contents (ten days training)**

1. Introduction of the participants of the workshop (with special reference to roles and responsibilities of participants within the BA framework),
2. Ground Rules,
3. Expectations & fears,
4. Training objectives,
5. Business Association (BA)
  - I. Needs and Issues,

<sup>8</sup>LMST has been designed by Hayat, Roomi S. and Bangash, Robeela of NRSP-Institute of Rural Management in 1994, Islamabad.

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- ii. Why associate,
  - iii. importance and benefits
6. Objectives & scope of BA (in view of the TOPs already signed),
7. Structure of BA (executive body, committees & GBM)
8. Role of BA,
9. Functioning of BA (how the BA will work and other minor details),
10. Committees (functions, role, accountability, dos and don'ts),
11. Developing linkages,
  - i. For negotiating pricing for their products & services
    - ii. Identify markets,
    - iii. Product development,
    - iv. Negotiating,
    - v. Marketing,
12. Linkage with service providers
  - i. Government,
  - ii. NGOs,
  - iii. Donors,
  - iv. Financial Institutions,
13. Gender Sensitization,
14. Groups dynamics,
15. Leadership skills,
16. Communication skills,
17. Environment consideration,
18. Conflict resolution,
19. Governance mechanism,
  - i. Accountability,
  - ii. Transparency,
  - iii. Role of executive body,
  - iv. Hijacking preventive mechanism,
20. Book keeping and record management,
21. Ensuring viability and sustainability Futuristic visioning,
22. Procedure for registration with Government.

### Learner's Exposure Visit

Exposure visits play an instrumental role in complementing to the capabilities of individuals, groups and associations through the process of enabling participants to observe activities in practice on their own as "seeing is believing". Exposure visit serves as a structured learning methodology and needs

## Unit: 5.4 Managerial and Technical Assistance

careful planning and implementation. However, there is a need to ensure the inclusion of women entrepreneurs and if needed separate visits for women should be carried out.

The exposure visits can be organized to:

- service providers,
- industries,
- businesses,
- training institutes,
- successful entrepreneurs,
- community run enterprises,
- potential markets (especially for women entrepreneurs),
- exhibitions,
- cultural shows,
- urban establishments,
- financial institutes,
- business and workers associations,
- trade unions,

Exposure visit are organized with a clear objective, the following steps are undertaken while organizing the visits:

- Identifying need for exposure visit,
- Set learning objectives,
- Site selection,
- Preliminary visit of staff to the proposed site for exploring / arrangements,
- Selection of participants,
- Logistic arrangement,
- Schedule,
- Pre-visit session with the participants for enhanced learning,
- Post-visit session for internalizing the positive attitudinal and professional changes,
- Future planning by participants.

### **Establishment of Multipurpose Economic Activity Center (mea-cen)**

Upon course completion the participants are familiarized with the concept of gainful economic activities for income generation. The basic idea is that once the basic literacy knowledge is imparted to the participants, they are in a better stance to avail new economic opportunities for themselves, individually and collectively, since they are already organized in a group.

Project team prepares a feasibility study and all centers fulfilling the requirements are upgraded to work

## Unit: 5.4 Managerial and Technical Assistance

as multi-purpose economic activity centers. A multipurpose economic activity center is different from conventional vocational training centers as it provides training at village level and in addition tries to adopt marketable production of goods and services for the beneficiaries along with establishing market linkages at local and regional level. The space for the establishment of the center is provided by the community, while the project provides backstopping support through provision of technical and managerial skills along with the necessary machinery, tools, equipments and furniture fixture.

### **Enterprise Development Program (EDP)**

The fundamental function of the Enterprise Development Program of the TREE project is to facilitate the beneficiaries trained in different skills in setting up small production units, individually or in partnership with a TREE beneficiary.

EDP essentially aims to support TREE project beneficiary to be part of the mainstream economy by helping him in producing products and marketing them in main cities and in the local market.

The scope of setting up small production units in rural areas or peri-urban areas is immense; however there are a number of prerequisites that must be taken into account before starting a new enterprise or business. It is important to start with:

- limited number of activities (even if profit margins are narrow),
- a business that requires simple locally available technology,
- an enterprise for which the raw materials is easily available, preferably locally,
- a business for which financial requirements for operations and working capital are limited,
- products that can be easily marketed,
- a niche product,

# Annexure 5.1

## Annex 5.1: Post Training Services

### POST TRAINING SERVICES

**Profile of Beneficiary**

**Beneficiary Code** \_\_\_\_\_

Name: \_\_\_\_\_ S/D/W/O \_\_\_\_\_

ID # \_\_\_\_\_ Gender \_\_\_\_\_

Training attended \_\_\_\_\_ Date of training from \_\_\_\_\_ to \_\_\_\_\_

Address: \_\_\_\_\_

#### Post training services detail

Date	Activities undertaken by trainee	Remarks by visiting Person	Status (Self Employed / Employed / Apprentice/ Yet to be employed)

## Annexure 5.2

### Annex 5.2: ToR for Savings and Credit Group National Rural Support Program

Community participation is very important for the rural development. NRSP is a non-governmental, non-profit and support organization for the rural development. It is based on participatory approach. NRSP works for poverty reduction and improving quality of life of the poor on sustainable basis.

NRSP works on capacity building of the poor people and organize them to form community organization, that able them to solve their own problems through available resources.

In order to this NRSP has started a project in with the help of ILO with the objectives of

1. Build the capacities of the most disadvantaged groups (women, youth and persons with disabilities) for economic and social empowerment through skill trainings and employment opportunities.
2. Provide improved access to services including micro- finance.
3. To create linkages and provide advisory services for sustainable development.

#### Terms of Partnership

Date.....

We members are taking responsibility that we are the regular members of the saving and credit group (name of S&CG) \_\_\_\_\_

All the terms of partnership are read and listened carefully and agreed upon with the given terms by themembers.

#### The terms of partnership are given below:

1. Saving and credit group will hold meeting once in a month on given date and time. Attendance is the responsibility of all members.
2. Member will save collectively towards capital formation
3. Members are responsible to plan their activities and are followed by them.
4. The members that are trained in technical training by organization will utilized the given skill and on requirement of group organization will provide advisory and micro-finance services.
5. Members will help each other for economic stability.
6. Group will plan how to market their products and services to market and endeavor to built

## Annexure 5.2

- network or business association or link with existing business association.
7. President and manager will be selected on consensus basis.
  8. The credit taken by any member will be paid on due date with service charge. Other wise the guarantors/ group will be responsible for repayment of the credit.
  9. Organization has an authority to provide credit or otherwise to an individual or group
  10. Group will make linkages with Government, NGOs, developmental schemes and service providers.
  11. Group will facilitate others that are left/not benefited from a project due to any reasons.
  12. The equipments/machinery given by organization or through other organization for economic activities and not utilized will be back to the said organization either the equipment/machinery or the amount of the given equipment.
  13. Before starting any developmental action plan will assure that either inside a group or a member have no allegation with other organization and Govt.courts.
  14. Loss due to any developmental scheme or plan implemented through NRSP or other organization. NRSP will not responsible for the loss.
  15. The decisions will be taken on majority basis and will be responsible to bring them into consideration.
  16. If a member that is dominant over group take a bad decision than the group will be responsible.
  17. NRSP reserves the right to do/bring amendment in terms of partnership and member will accept the terms.
  18. Two nominees are selected in general body meeting through majority voting and will be responsible for keeping saving other business dealings. Group will responsible for accountability of selected nominees.

Nominee No. 1: .....

Signature: .....

Nominee No. 2: .....

Signature: .....





## Annexure 5.5

### Annex 5.5: ToR for Multipurpose Women Economic Activity Centre

The objective of this centre is to bring about economic awareness in women of rural area that will help in income generation for them and their household. This platform will play a vital role in women development. The beneficiaries will be better able to collectively market their skills/ produce and earn better remuneration. Multipurpose women economic activity center will be different from conventional vocational center as it would not only provide trainings to at village level but in addition try to adopt marketable production of goods and services to its beneficiaries and develop market linkages with local and regional markets.

#### Objectives:

- To help in creating employment and self employment for women at village level.
- Develop linkage with market and other organizations to better market their skills and produce.
- Provide innovative and latest skills to beneficiaries.
- Platform for information and experience sharing.

#### Terms of Partnership

- 1) Community will provide place for the center
- 2) Project will provide necessary machine, tools and equipment for incitation of the center
- 3) Centre will form business and management committees for smooth operations
- 4) Project will train members of committees in management book keeping.
- 5) Center will keep books of accounts and proceeding register of its meetings
- 6) General body meeting of the centre will be held once a month in which project representative will participate. The committees will presents the work done and account to all its members.
- 7) Centre will provide opportunities of employment and identification of new trades and technologies and endeavor to adopt them.
- 8) The center will keep some amount for purchase of raw material and other expenses and pass on the profits to its beneficiaries according to the job done.
- 9) Project will help in developing market linkages and exposure visits.
- 10) Election will be held after three months
- 11) All decisions will be taken on consensus basis and in the GBM.

## Annexure 5.5

- 12) Centre will endeavor to sustain its operations till the end of the project. and try to registered itself with the Social Welfare Department
- 13) Centre will open a joint bank account with the title of the center. The account will be operated by two nominated members of the center.

For capital formation the members will also do monthly saving at the center.

## Annexure 5.6

### Annex 5.6: NRSP-ILO TREE Project

#### POST TRAINING SERVICES (for beneficiaries engaged in services)

Name \_\_\_\_\_ Parentage \_\_\_\_\_ Gender \_\_\_\_\_ R No. \_\_\_\_\_

Title \_\_\_\_\_ From \_\_\_\_\_ To \_\_\_\_\_ Village \_\_\_\_\_

U/C \_\_\_\_\_ District \_\_\_\_\_

Date	Visited By	Trainee Status	Monthly Income	Remarks

#### 1. Placement efforts

Through support mechanism developed during TNA \_\_\_\_\_

\_\_\_\_\_

Efforts by the project staff \_\_\_\_\_

\_\_\_\_\_

Individual/ Any other \_\_\_\_\_

\_\_\_\_\_

## Annexure 5.6

### 2. Future plans discussion

With the beneficiary \_\_\_\_\_

\_\_\_\_\_

With current employer \_\_\_\_\_

\_\_\_\_\_

With parents/ husband/Guardian \_\_\_\_\_

\_\_\_\_\_

### 3. Advisory services for improvement in current status/ Job

\_\_\_\_\_

\_\_\_\_\_

### 4. Saving & credit group formed

a. Individual saving \_\_\_\_\_ Credit program Introduced \_\_\_\_\_

Credit need identified \_\_\_\_\_ Credit disbursed (amount RS.) \_\_\_\_\_

b. Any other Information \_\_\_\_\_

\_\_\_\_\_

## Annexure 5.7

### Annex 5.7: NRSP-ILO TREE Project

#### POST TRAINING SERVICES (for beneficiaries engaged in production)

Name \_\_\_\_\_ Parentage \_\_\_\_\_ Gender \_\_\_\_ R No. \_\_\_\_\_

Title \_\_\_\_\_ From \_\_\_\_\_ To \_\_\_\_\_ Village \_\_\_\_\_

U/C \_\_\_\_\_ District \_\_\_\_\_

Date	Visited By	Trainee Status	Monthly Income	Remarks

#### 1 Startup activities

Through support mechanism developed during TNA \_\_\_\_\_

Efforts by the project staff \_\_\_\_\_

Individual/ Any other \_\_\_\_\_

Advisory services for starting the activity \_\_\_\_\_

## Annexure 5.7

Machinery tools and equipment purchased \_\_\_\_\_

Credit need identified \_\_\_\_\_ Credit disbursed (Amount RS.) \_\_\_\_\_

Raw material sources identified \_\_\_\_\_

Raw material purchased (collectively / individually) \_\_\_\_\_

Problems/ solutions (linkages developed/ advisory services provided) \_\_\_\_\_

\_\_\_\_\_

### 2 Future plans discussion

With the beneficiary \_\_\_\_\_

\_\_\_\_\_

With parents/ Guardian \_\_\_\_\_

### 3 Advisory services for improvement in earning more profit \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

### 4 Contacts/ Linkages developed with the market (individually/ HHld/ through saving & credit group/ networks/ organization/ Business associations) was there any role of project staff if yes what was that? \_\_\_\_\_

\_\_\_\_\_

### 5 If gone on an awareness raising visit personally/ nominee from community, what were the material benefits (improvement in skills/ production/ enhancement in sale / profits (monthly)

\_\_\_\_\_

\_\_\_\_\_

### 1. Saving & credit group formed

Individual saving \_\_\_\_\_ Credit program Introduced \_\_\_\_\_

Credit need identified \_\_\_\_\_ Credit disbursed (amount RS.) \_\_\_\_\_

## Annexure 5.7

If not, reasons:

Cross fertilization of ideas through the forum \_\_\_\_\_

Any other benefit \_\_\_\_\_

7 Member of any Business Association \_\_\_\_\_

8 If yes what were the benefits has she/ he take from the forum \_\_\_\_\_

9 Constraints/ Problems that still need to be addressed \_\_\_\_\_

10 Any other Information \_\_\_\_\_

## Annexure 5.8

### Annex 5.8: Registration of Saving and Credit Groups

Figure 1: Registration Form (MIS Image)

The screenshot shows a software window titled "Group Informations" with a sub-tab "Savings". It contains two tables. The first table lists group information, and the second table lists individual members.

Name of Group	Group Type	Trade	Meeting Day1	Meeting Day2	Meeting Time	Meeting Place
Haji Shah (F) 2	Female	TBA	30		12:00 PM	Saad Naira home

App_id	Member Name	Status	Trade Name	Trg. Date	DCJ	Linkage
0962-ATK	Bibi Taj	President	Traditional Birth Attendants	05-Jul-04	31-Jan-05	
0963-ATK	Tahira Nisar	Member	Traditional Birth Attendants	05-Jul-04	31-Jan-05	
0964-ATK	Naeem Akhtar	Manager	Traditional Birth Attendants	05-Jul-04	31-Jan-05	
1183-ATK	Sajida Nasreen	Member	Traditional Birth Attendants	13-Sep-04	31-Jan-05	



