



# GRADUATION MODEL TOOL

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## (RURAL VERSION)

USER GUIDE



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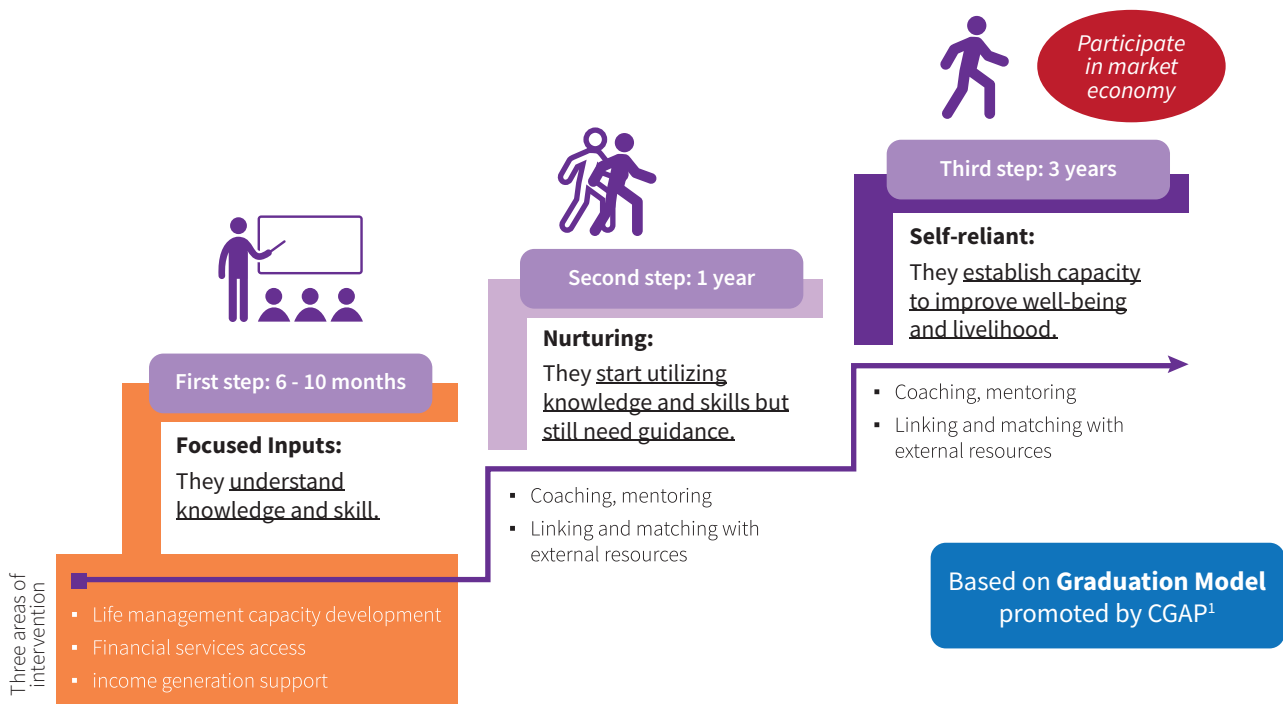
# PART I. TOOL OVERVIEW

## 1.1. Concepts and Goals



The graduation model aims to assist female home-based workers' (FHBWs) gradual transition to a sustainable livelihood. By providing three areas of interventions, namely, **life management capacity development, financial access improvement, and income generation support** in a holistic manner, the model serves to support FHBWs to be economically self-reliant and sustainable in the long term. Through pilot activities, the model has been proved to be effective, resulting in success stories amongst beneficiaries.

Through hands-on training, follow-up activities, and coaching, the graduation model enables FHBWs to **understand and apply** what they have learned, enabling them to enhance their lives and businesses and participate in the market economy.



**Figure 1: Three steps towards self-reliance**

1. Consultative Group to Assist the Poor (CGAP) is a global partnership consists of leading development organizations to advance the lives of poor people, especially women, through financial inclusion. Graduation model was developed based on 'Graduation approach' of CGAP.

The following information describes the goals FHBWs must reach at each stage of the graduation model implementation.

### The first step (Focused inputs)

The first stage of the growth process will take 6–10 months, during which all three components will provide training sessions so that the target women can **acquire the knowledge and skills necessary to be self-reliant**.

Life management (LM)	<ul style="list-style-type: none"> <li>→ Understand the concept of life planning.</li> <li>→ Be able to record income and expenses.</li> <li>→ Start and continue saving.</li> <li>→ Start to be conscious about expenses.</li> <li>→ Understand basic rules of handling money, such as receipts.</li> </ul>
Financial access (FA)	<ul style="list-style-type: none"> <li>→ Have knowledge of basic financial products.</li> </ul>
Income generation (IG)	<ul style="list-style-type: none"> <li>→ Know the source of information for raw materials and buyers.</li> <li>→ Record sales and expenses.</li> <li>→ Understand basic trading conditions, such as delivery date, quality requirement, payment terms, and deliver modes.</li> <li>→ Be able to contact a buyer directly.</li> <li>→ Understand basic working manner, business common sense, and market mechanism.</li> </ul>

### The second step (Nurturing)

The second stage of the growth process will take 1 year, in which follow-up and coaching are provided for target women to **start using knowledge and skills** to be self-reliant.

Life management (LM)	<ul style="list-style-type: none"> <li>→ Be able to identify improvement areas in well-being, such as health, education, and nutrition, from recording income and expenditures.</li> <li>→ Be able to save money with a target.</li> <li>→ Be aware of the amount saved.</li> <li>→ Be able to manage and adjust spending according to priority.</li> </ul>
Financial access (FA)	<ul style="list-style-type: none"> <li>→ Manage a bank account.</li> <li>→ Save at financial institutions.</li> <li>→ Remit payment via financial institutions.</li> </ul>
Income generation (IG)	<ul style="list-style-type: none"> <li>→ Be able to collect information on where to purchase raw materials and buyers.</li> <li>→ Be able to calculate income and profits.</li> <li>→ Be able to satisfy buyers' trading condition requirements.</li> <li>→ Be able to negotiate with buyers and adjust trading conditions on the basis of the negotiations.</li> </ul>







### The third step (Self-reliant):

The third stage of the growth process will last three years, during which target women will continue to receive follow-up and coaching to **improve their own and their family's well-being and standard of living** through the sustainable application of acquired knowledge and skills.

Life management (LM)	<ul style="list-style-type: none"><li>→ Be able to analyse how to improve daily lives.</li><li>→ Be able to manage household account and business account separately.</li><li>→ Be able to manage finances in the long term.</li></ul>
Financial access (FA)	<ul style="list-style-type: none"><li>→ Utilise insurance services to reduce risks.</li><li>→ Utilise a loan for business purposes.</li></ul>
Income generation (IG)	<ul style="list-style-type: none"><li>→ Be able to find new marketing channels.</li><li>→ Be able to procure raw materials, design, and produce the products.</li><li>→ Be able to formulate an annual business plan.</li><li>→ Be able to establish and maintain stable relationships with customers.</li></ul>

## 1.2. Learning objectives



As shown in the table below, each module has learning objectives designed to hone skills.

**Table 1:** List of basic skills to be enhanced by the graduation model

Component	Learning objectives	Skill
Life management (LM)	1) <b>To better plan their lives and manage their income and expenses over the long term.</b>	<ul style="list-style-type: none"> <li>→ To understand financial requirement with life events.</li> <li>→ To establish saving goals with life course events.</li> <li>→ To understand and analyse income and expenses of the family (own) account.</li> </ul>
	2) <b>To acquire fundamental work skills to generate more income.</b>	<ul style="list-style-type: none"> <li>→ To understand the importance of working with ethics and teamwork.</li> <li>→ To improve time management and hygiene quality.</li> </ul>
	3) <b>To become aware of various career and employment opportunities.</b>	<ul style="list-style-type: none"> <li>→ To broaden the concept of women and occupation.</li> </ul>
Financial access (FA)	4) <b>To acquire financial capability.</b>	<ul style="list-style-type: none"> <li>→ To obtain knowledge on proper financial behaviours.</li> <li>→ Understanding various financial products and credit-obtaining sources.</li> <li>→ To obtain knowledge on digital banking (transfer, payment, wallet, loan and so on.)</li> </ul>
Income generation (IG)	5) <b>To start small a business on their account.</b>	<ul style="list-style-type: none"> <li>→ To generate ideas.</li> <li>→ To prepare business plans.</li> <li>→ To budget a start-up capital.</li> <li>→ To calculate costs and profits.</li> <li>→ To explore different ways of promotion.</li> </ul>
	6) <b>To improve and sustain a small business.</b>	<ul style="list-style-type: none"> <li>→ To set prices.</li> <li>→ To establish relationships with customers.</li> <li>→ To keep a business cash book.</li> </ul>
	7) <b>To acquire digital marketing skills.</b>	<ul style="list-style-type: none"> <li>→ To use a smartphone and social media for business.</li> <li>→ To equip women with concepts and skills for safe usage of digital devices.</li> </ul>



# Key approaches of the graduation model

The graduation model incorporates three key approaches to increasing training effectiveness for FHBWs to become self-sufficient in the long run:

- 1) Practical training in three essential areas.
- 2) Stepwise approach with continuous follow-up and coaching.
- 3) Family approach.

## Practical training in three essential areas

- **Combination** of life management capacity development, financial access improvement and income generation support
- The combination works for women not only to **earn** but to **manage** money and maintain it for a sustainable progress of livelihood
- All training is based on **practical learning**

## Step-wise approach with continuous coaching

- Assisting gradual transition to a sustainable livelihood by three steps: **Focused inputs, Nurturing, and Self-reliant**
- The step-wise approach enables FHBWs to **understand** and **apply** what they learn
- Continuous **follow-up and coaching** ensures FHBWs to apply knowledge and skills for daily life

## Family Approach

- Enhancing understanding and supports of **male family members** for FHBWs
- Provide training and activities for **male family members**
- Capturing FHBWs' **social environment** of livelihood

## 1) Practical training in three essential areas

Providing three distinct training components (capacity development in life management, financial access improvement, and income generation support) sequentially is a novel innovation for the livelihood improvement support programme. **This combination allows women not only to earn, but also to manage and maintain their finances for a sustainable improvement in their standard of living.** Teaching women comprehensive money management techniques enables them to improve their own standard of living whilst making efficient use of limited resources.

Training materials are **easy to understand and practical** in nature, using everyday occurrences as examples so that FHBWs can immediately apply their training.

How to plan & manage money  
(LM)

How to earn money  
(IG)

How to maintain money  
(FA)

## 2) Stepwise approach with continuous follow-up and coaching

Following three stages, the graduation model facilitates the gradual transition of FHBWs to sustainable livelihoods: **1) focused inputs, 2) nurturing, 3) being self-reliant.**

Continuous coaching and follow-up is one of the factors that contribute to the success of completing all steps. Women must **not only absorb new knowledge but more importantly apply it in their daily life.** Especially for women who are less educated or have limited experience with self-study, a careful and consistent follow-up is crucial for transferring training into practice.

## 3) Family approach

The graduation model employs 'family approach,' i.e. **involvement of male members** in the activities. In patriarchal social settings, male members play crucial roles in facilitating the activities of female members. They morally support the participation of their female members by encouraging them and physically support them by accompanying them outside their villages, purchasing raw materials, sending products, and so on.

By implementing activities for male members, doubts about activities were dispelled, and support for female members was initiated. Typically, activities aimed at women neglect their male counterparts in favour of focusing solely on women. However, male understanding and support for female programme is crucial for the successful execution of activities.



# 1.3. Target beneficiaries



## (1) Primary Target

Individual FHBWs operating small businesses on their own account in low-income urban areas and groups of FHBWs operating handicraft businesses in rural areas are the primary targets. The following table illustrates their different living conditions and characteristics; consequently, the toolkit has been developed separately by addressing their constraints and maximising implementation opportunities.



**Table 2:** Characteristics of FHBWs in urban and rural settings and methods responding to those characteristics in the toolkit

		Characteristics	Coping methods in the toolkit
Constraints	Urban	FHBWs <b>work individually</b> , not by group.	Given that each FHBW has different experience and idea of individual work or business, the toolkit focuses on the capacity development of individual business management by using a simple business framework.
		The family size is small, and FHBWs are less likely to share household chores with other family members.	FHBWs are extremely busy with family and professional responsibilities. Thus, the sessions are organised for only two hours in the afternoon per week, and not as an intensive, continuous programme.
	Rural	Having had little educational opportunities for oneself.	Sessions are developed in a manner that facilitates comprehension and applicability through the use of visual materials and case studies that reflect the participants' daily lives. Introduction of the adult literacy course, which provides them with functional literacy skills so they can utilise the tools introduced during the session.
		Limited mobility due to social and infrastructural barriers.	Sessions are held at their locations so that participants can gather in comfort. Familiarise and involve male family members to gain their support and understanding of female activities.
Opportunities	Urban	Work types of FHBW vary, including service provision, such as beauticians.	The toolkit can be used for any type of work/business by covering basic knowledge of business management, not limited to artisans.
		Various resources, such as training institutes and MFIs, are available.	As a supplementary component of the graduation model, various local resources can be identified and utilised for the development of technical skills, which will result in maximum behavioural change amongst FHBWs at minimal cost.
		There are some FHBWs who can go to markets by themselves.	Their basic mobility allows them to participate in external training courses and exposure visits to learn about other women's business initiatives.
		The educational level is higher than those in rural.	The toolkit includes some writing material, such as business framework and business account book.
	Rural	Rich resource of under-utilised traditional handicraft skills	Provide fundamental business knowledge and marketing skills to enter an untapped market.
		Existence of a group of people who can guide and support each other.	Sessions promoted teamwork for the purpose of assisting and learning from one another to expand their businesses.
		Thirst for learning.	Rural FHBWs have few opportunities for education, which will motivate them to learn with great concentration. Providing business experiences with external organisations motivates individuals to increase their earnings.

## (2) Secondary target

The secondary target is ‘**male family and community members of FHBWs**’. In a patriarchal society, male understanding and support is essential for the advancement of FHBWs. The term ‘family approach’ is incorporated into the graduation model. Male members were familiarised with the concept of the graduation approach, served as disseminators in the communities and organisers of male sessions in the villages, and were educated on the graduation approach.



## 1.4. User

The graduation model is anticipated to be utilised by NGOs, training institutes, and any other private or public entity or individual that trains, supports, or mentors FHBWs and low-income women. Several life management modules are applicable to men as well. The following tables list audiences by user type.

**If your target recipients reside in an urban area, use the urban version of the tool; otherwise, use the rural version.**

**Table 3:** Types of users and their targets

Type of users	Targets
1) NGO	<ul style="list-style-type: none"><li>→ Group of FHBWs.</li><li>→ Marginalised women who are willing to manage household account more efficiently.</li><li>→ Marginalised women who are willing to earn in a sustainable way at home or outside.</li><li>→ Men and women who want to improve their household financial management.</li></ul>
2) Training institute	<ul style="list-style-type: none"><li>→ Trainees who are willing to start their own business.</li><li>→ Trainees who are willing to use financial services and digital tools for managing their businesses.</li></ul>
3) Private company	<ul style="list-style-type: none"><li>→ Women employees or workers who are willing to manage the household account more efficiently.</li><li>→ Women employees or workers who are willing to use financial services and digital tools for their financial management.</li><li>→ Women workers who must improve work ethics and business skills.</li></ul>



## Good Practice: How can we encourage women to attend the training?

The training modules of the graduation model include motivational techniques for FHBWs. Our strategies adhere to the ARCS Model of Motivation. By designing training programme with these considerations in mind, we can motivate participants to attend and improve the training's effectiveness. The motivational tactics based on the ARCS Model can help us maintain the participants' interest and put them into practice.

The ARCS Model of Motivation is based upon the idea that there are four key elements in the learning process that can encourage and sustain learners' motivation. These four elements form the acronym ARCS of the model and stand for Attention, Relevance, Confidence, and Satisfaction (ARCS). The ARCS model describes strategies for stimulating and sustaining motivation in each of the four categories.



Figure 3: ARCS Model

Let us see how the toolkit uses these four strategies in our modules.

### <Attention>

- ✓ The modules of life management capacity development **combine multiple methods**, such as lectures, case discussions, group discussions, and roleplay to add variety to the training.
- ✓ **The animated videos** of financial access improvement cause perceptual arousal to attract participants' attention and make the session appear enjoyable.
- ✓ The sessions of income generation support **begin with an introductory question** designed to pique participants' interest and elicit inquiries about the training.

### <Relevance>

- ✓ The modules of life management capacity development include **story-based videos based on daily events that are familiar to the participants** to make the issues more concrete for them. After viewing the videos, participants can **reflect on the issues in their own words** during discussion periods. Similar strategies are employed.
- ✓ Training of income generation support **allows each participant to set their own goals by creating an individual business plan**.

### <Confidence>

- ✓ **Regular follow-up and coaching for all components** create opportunities for the participants **to practice with confidence.**

### <Satisfaction>


- ✓ **Regular follow-up and coaching for record keeping** enable participants to monitor their efforts on their savings goals.
- ✓ As part of income generation support, we provide **necessary assets with the participants who have created their business plan** throughout sessions and coaching.
- ✓ The pilot has concluded all activities with **granting graduation certificate.**

The graduation model can ensure participant participation and utilisation of the training by utilising motivational tips on the basis of the ARCS model, as demonstrated by the examples above.









## PART II. GUIDE FOR RURAL VERSION



# 1. TOOL CONTENTS

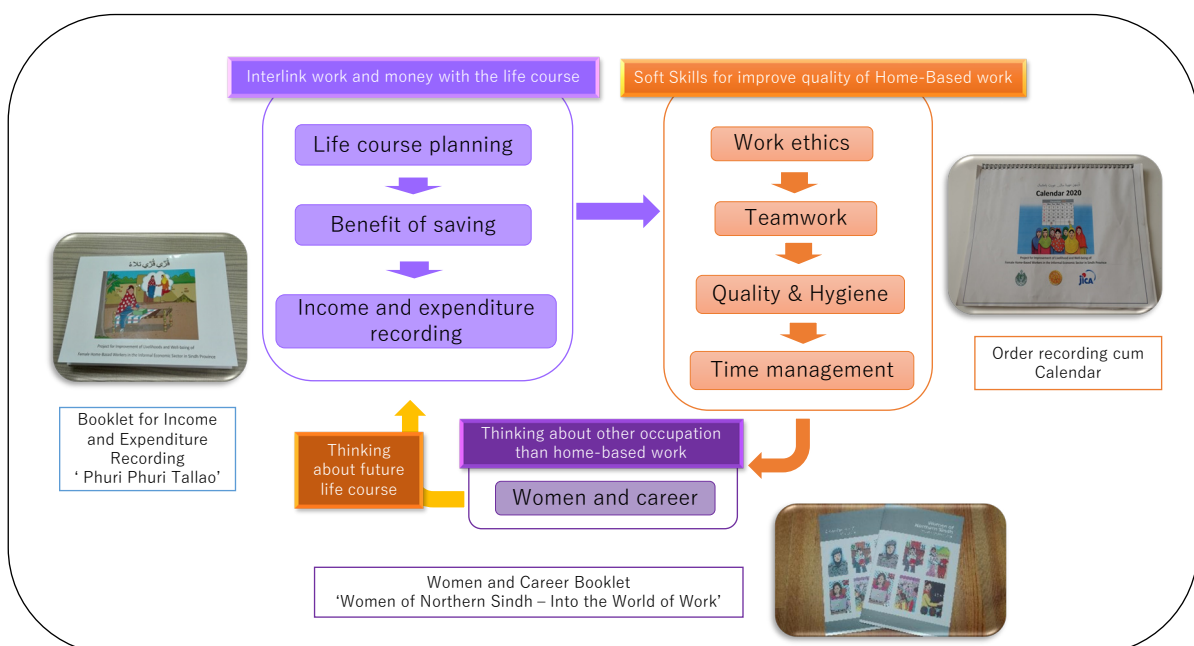
The tool of graduation model (rural version) has **three main components: 1) life management capacity development, 2) financial access improvement, and 3) income generation support.**

In addition to the 3 main components, there are supplementary components, i.e. three-month crash literacy course, activities for male members, and beautician course.

## 1.1. Component of life management capacity development (LM)



Life management capacity development (LM) has **eight subjects**. It is **categorised into three parts** according to three objectives: 1) to plan life and manage their income and expenses better in a long-term perspective, 2) to acquire basic behaviors to work professionally for earning more, and 3) to become aware of various career opportunities. These categories are linked with one another as shown the diagram below.



Contents of the eight subjects are as follows:

**Table 1:** Contents of the eight subjects

Subject	Contents
1. Life course planning	Looking back at the life course of women living in rural areas (Ayesha) and thinking about what events in their life necessitate financial resources.
2. Benefits of saving	Whilst reviewing the previous session, set your own savings goals on the basis of life events that necessitate financial resources. Learn various saving modes and identify their strengths and weaknesses.
3. Income and expenditure recording	Learn the benefits of recording income and expenditure. Experience household budget allocation through a simulation game. Practice own income and expense records on the 'Phuri Phuri Tallao' booklet to be distributed.
4. Work ethics	Learn through case stories the significance of dealing with customers and business partners in good faith, which will result in the expansion of business opportunities.
5. Teamwork	Learn the benefits of working as a team and experience the achievement of goals through the game by dividing roles.
6. Quality and Hygiene	Understand the effect of personal and product hygiene management on the value of the product. Determine areas where you can improve your personal hygiene.
7. Time management	Learn how to ensure on-time delivery of your ordered product through case stories and simulation games.
8. Women and career	Consider the obstacles women face in obtaining employment and learn about women in various professions. Think about what you have learned during the session by connecting it to your own and your children's life plans.

The material is available for instructors and sessions. Sessions are delivered in a face-to-face setting by a trainer who conducts the session as per the steps explained in the 'Lesson plan'.

**Table 2:** Structure of the material for the life management capacity development

Subject	Materials		
	For instructors	For sessions	For beneficiaries
1. Life course planning	TOT presentation Lesson plans (Sindhi, English)	Panaflex (*)	'Phuri Phuri Tallao'
2. Benefit of saving		Panaflex	
3. Income and expenditure recording		Simulation game materials	
4. Work ethics		Panaflex (*)	
5. Teamwork		Panaflex	
6. Quality & Hygiene		Panaflex (*)	
7. Time management		Panaflex (*)	Calendar cum order recording
8. Women and Career		Booklet	Women and career booklet

(\*) Slide show video of case stories is available for Subject #1 Life course planning, #4 Work ethics, #6 Quality and Hygiene and #7 Time management.



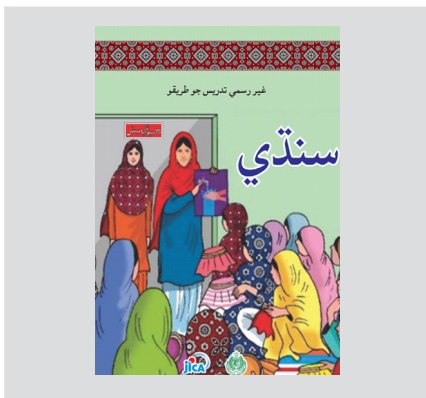
## 1.2. Supplementary components of LM

### 1) Functional Literacy Course

The booklet 'Phuri Phuri Tallao' is introduced in Life management capacity development sessions. A 3-month functional literacy course is available as a supplement for individuals who cannot read and write.

**Table 3:** Scheme of Study

Weeks	Topics Sindhi	Topics Mathematics
Week 1	Lesson 1: Women	Chapter 1: Let's add Chapter 2: Let's count
Week 2	Lesson 2: Market Lesson 3: Money	Chapter 3: Let's subtract Chapter 4: How to count from 10 to 100?
Week 3	Lesson 4: Time Lesson 5: Calendar	Chapter 5: Units and Tens (with carry) Chapter 6: How to write 100 to 1000?
Week 4	Lesson 6: Sun	Chapter 7: Why I can't manage time? Revision of previous chapters
Week 5	Lesson 7: Customer Lesson 8: Buyer	Chapter 8: How to measure lengths and width? Chapter 9: Units of Weight
Week 6	Lesson 9: Trust Lesson 10: Machine	Chapter 10: What is liter?
Week 7	Lesson 11: Fight Lesson 12: Cleanliness is half faith	Chapter 11: Multiplication and Tables
Week 8	Lesson 13: Hands washing before meals	Chapter 12 How to divide the work
Week 9	Lesson 14: How do I manage household expense? Lesson 15: Budget responsibility and its needs importance	Chapter 13: Fraction
Week 10	Lesson 16: Management of accident and storm Lesson 17: Heavy sounds	
Week 11	Lesson 18: Use of forms	



Sindh literacy (reading & writing)



Mathematics textbook for learners (Sindhi)



Teacher guides Mathematics (Sindhi)

Materials, Apps, Videos and monitoring tools can be obtained from the website.

<http://www.qadambaqadam.com/>

## 2) Male sessions

Sessions meant for male members comprises 3 types, i.e. orientation and TOT for male key persons in the communities and male session at the villages.

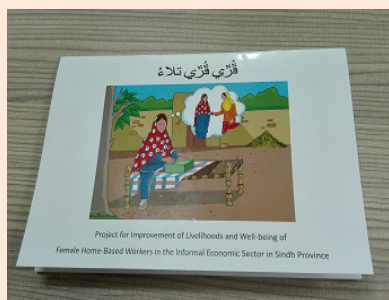
**Table 4:** Contents of sessions for male members

	Target	Contents	Materials used
Orientation	Male key person in the communities	<Presentation> Overview of the graduation model activities for female members <Group work> 'What will increase and what will decrease', 'My village and community', 'My dissemination channel'	
TOT	Male key person in the communities	<4 sessions of life management capacity development> 'Life course planning', 'Benefits of saving', 'Income and expenditure recording', 'Women and Career'	Video, Phuri Phuri Tallao, Women booklet
Male session	Male in the village	<Theater play performance of 3 sessions of Life management capacity development> 'Life course planning', 'Benefits of saving', 'Income and expenditure recording', <Messages from female and male members> Sharing experience by female members Messages from male key persons	Theater performance



## Good Practice: Catchy name of booklet bringing changes

### “Phuri Phuri Tallao”



Booklet name, ‘Phuri Phuri Tallao’, which means ‘every single drop of water makes river’ is well remembered by beneficiaries. The ‘Phuri Phuri Tallao’ consists of three sections: a life course plan, a savings plan, and a record of income and expenditures. Once beneficiaries have devised a plan for saving, they attempt to save money incrementally in order to reach their objectives. This booklet’s title implies this step-by-step method.

Beneficiaries develop a sense of accomplishment and self-assurance when they reach their own savings goals. Children’s education, pilgrimages, business investments, the construction of homes, the purchase of livestock, and so on are amongst the goals of beneficiaries’ savings. It is a visible accomplishment not only for the female recipients but also for their families.

*‘In the beginning, my father was annoyed with me that I was busy in keeping record on ‘Phuri Phuri Tallao’. He said to me what the use of doing this. At the end of month when I have given 2,000 rupees of my saved amount to him, he became surprised and praised my activity.’*

Visualising income and expenses brought behavioural changes to the beneficiaries as well.

*‘Now we are focusing on the health of children and don’t purchase those things who make them sick. Medicinal amount is also our saving.’*

*‘Now, we started to take notice of the shop keeper and the total amount we have paid him and how much he has returned, we have even started to ask for receipts on our purchase. Before this, the shopkeeper was charging us higher prices and we have been asked to pay high, but now they are charging us the right price because of receipts.’*

*‘Before this, we borrowed money for children’s books and pencils from others but after this exercise, we save the money for stationary.’*

### <POINT for effective implementation>

The income and expenses section includes a monthly summary of expenditure categories on one page. This classification is difficult for some recipients to comprehend. To examine the expenditure pattern, however, it is necessary to summarise and analyse expenditures. Beneficiaries should not overlook this practice.

## Good practice: Use of illustration and case stories

Illustrations and case studies are used to facilitate sessions on life management capability development. It is well absorbed by the beneficiaries, and each and every story is recalled.

### <Ayesha's story>



The character 'Ayesha' is used to narrate the life story of a rural woman. The female beneficiaries identified with Ayesha's life and felt connected to her story.

The story of Ayesha served not only as a familiar story for the beneficiaries, but also as a model for them.

One male beneficiary mentioned,

*'We are following Ayesha's story. She did well. She expanded business for her daughters' education. We want our daughter performs as Ayesha.'*

## Lessons learnt: Reinforcement of learnings with real incidents



### <Saving for emergencies>

During the pilot activities, beneficiaries unfortunately experienced two disasters, i.e. COVID-19 pandemic and floods. In the benefit of saving session, the importance of emergency savings is taught. Several beneficiaries utilised their savings during difficult times and were reminded of the significance of emergency savings.

### <Work discipline>

Meanwhile, aligning actual business practices with session topics is difficult. It would be ideal if the learning of the beneficiaries could be reinforced by penalties for not adhering to work discipline. However, these work disciplines are not universally practiced by other players in the country's supply chain, which will not facilitate behavioral change amongst beneficiaries, as we discovered in the case of emergency savings.



## 1.3. Component of financial access improvement (FA)

FHBWs have great potential to upgrade their business and improve their daily life by utilising financial products and services. They, however, have difficulty accessing information of products and services available in the market. In addition, they have psychological barriers when using new technologies, despite the great opportunities they can obtain to expand scopes of their business. To enhance the financial capability of those target beneficiaries, the graduation model provides animation video series to learn about financial products and service in an easy way. The series comprises 6 short videos that tell the story of Aysha and her daughter Bushara, who live in Sukkur, and their success selling jewelry online. The contents are relevant and add to the discussion of LM and IG.

The material is available for instructors and sessions. Sessions are delivered in a face-to-face setting by instructors who conduct the session as per guidance explained in the '**Instructor guide**'. Online games are also available for assessing the level of session content comprehension.

**Table 5:** Contents of the video series

Title of video	Contents	Material	
		For Instructor	For Session
1. My first smartphone	<ul style="list-style-type: none"> <li>Importance of saving for life planning and business</li> <li>Related to LM subject 'Benefits of saving'</li> </ul>	Instructor guide (English and Urdu)	<ul style="list-style-type: none"> <li>Session presentation (English, Urdu and Sindhi)</li> <li>Animation video (Urdu and Sindhi) with English subtitle</li> <li>Online Game</li> </ul>
2. My first website	<ul style="list-style-type: none"> <li>Budget (cost, profit) calculation</li> <li>Related to IG subject 'Cost and Profit'</li> </ul>		
3. My first sale	<ul style="list-style-type: none"> <li>Functions and benefits of digital payment and digital banking</li> </ul>		
4. My first loan	<ul style="list-style-type: none"> <li>Credit management</li> <li>Comparison between formal vs informal borrowing channels</li> </ul>		
5. My big order	<ul style="list-style-type: none"> <li>Benefits and risks of getting a loan for business expansion</li> <li>Good borrowing behaviors and credit score</li> </ul>		
6. My international award	<ul style="list-style-type: none"> <li>Comparison of saving methods</li> <li>Benefits of saving at a digital banking</li> <li>Introduction of digital committee</li> </ul>		

## Good Practice: ‘Edutainment’ works well to attract learners’ attention

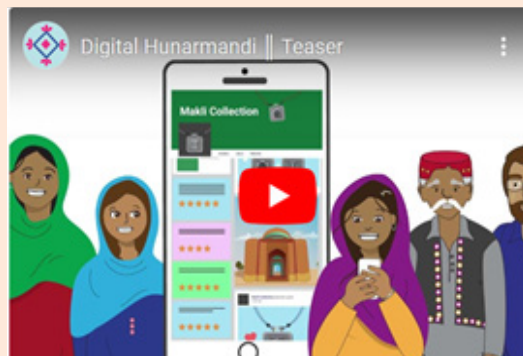
Numerous previous studies have revealed that there is no clear evidence that conventional classroom-based financial education has altered the financial behavior of students. Nonetheless, in many countries, educational materials that incorporate elements of amusement have proved to be effective in conveying important messages. For instance, the Pakistani television drama series ‘Rehaai’, produced in partnership with a microfinance bank, focuses on the real-life problems of clients, such as gambling, getting out of debt, and so on. The post-broadcast survey revealed that viewers began to engage in more prudent and effective financial management.

In the pilot activity area in Sukkur, the majority of beneficiaries were illiterate and have very low levels of education. The project has produced a video series depicting the journeys of women from rural areas who have become successful businesswomen.

The session participants said they can enjoy and concentrate to the contents as they feel sympathy of the character and they learnt by playing. ‘Bushra’ is nothing different from an ordinary village girl, facing many physical and social challenges. Many beneficiaries who watched the video said,

*‘Bushra is like myself. If Bushra can do, why can’t I?’*

Using digital and entertainment materials has been proved to be very effective in the pilot activity and it is highly recommended.



## 1.4. Component of income generation support (IG)

FHBWs in rural areas have a low rate of literacy and education, as well as limited access to information and opportunities for income generation. The IG training component provides FHBWs with a fundamental and comprehensive package of knowledge necessary for operating a small business. Pilot activities revealed that many FHBWs in rural areas lacked a sense of cost and profit, causing them to set arbitrary prices for products that took them hours to create and resulted in a loss rather than a profit. Consequently, the pilot activity in Sukkur has focused on 4. Cost and Profit, 5. Pricing, and 10. Digital marketing by customising it to the needs of the intended beneficiaries. As a result of the fact that, depending on the situation of the target beneficiaries, certain subjects are often irrelevant and difficult to comprehend, training practitioners should select only those subjects that match the beneficiaries' needs.

Contents of the subjects are as follows:

**Table 6:** Contents of ten subjects

Subject	Contents	
1. Idea generation	To be competitive, they learn to think of new business ideas by using a popular framework of 'SCAMPER.'	
2. Business planning	Introduce a simplified design tool on the basis of the Business Model Canvas and Lean Canvas. They learn how to create a plan by filling all items of the framework by discussing example cases.	
3. Marketing and promotion	Share various examples of marketing activities with a focus on 'improving sales.' In the process, the content reiterates the 'customer perspective.'	
4. Cost and Profit	Learn how to calculate costs and profits.	
5. Pricing	Understand the three perspectives necessary for pricing.	
6. Negotiation	Learn the preparatory items necessary for successful negotiations.	
7. Customer communication	Learn how to build good relationships with customers by using case discussions.	
8. Bookkeeping	Learn how to record business account separately from the household account.	
9. Cash flow planning	Learn how to create a financial plan with practices.	
10. Digital Marketing	How to use smartphone	Basic knowledge on how to operate smartphone, including how to make phone calls, save contacts, download apps.
	Basic App: YouTube	Introduction of YouTube, how to search information and contents they want, which is necessary for handicraft production
	Basic App: WhatsApp	Introduction of basic functions, how to send a message and communicate with customers.
	Basic App: Facebook	Instruction of basic functions, how to open their own account, post articles, and sell products via marketplace.

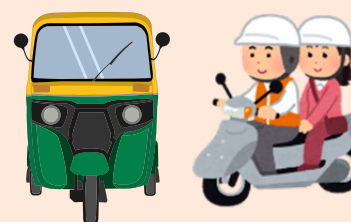
The content is accessible to instructors and sessions. The sessions are conducted face-to-face by instructors who adhere to the instructions outlined in the '**Instructor guide**'. For participants, **summary videos** for each subject are provided, through which they can quickly review important learning points after the training.

**Table 7:** Structure of material for income generation support

Subject	Material	
	For instructor	For session
1. Idea generation	Instructor guide (English/Urdu)	<ul style="list-style-type: none"> <li>• Session presentation (Urdu and Sindhi)</li> <li>• Summary video</li> <li>• Financial format</li> </ul>
2. Business planning		
3. Marketing and promotion		
4. Cost and Profit		
5. Pricing		
6. Negotiation		
7. Customer communication		
8. Bookkeeping		
9. Cash flow planning		
10. Digital marketing		

## Good Practice: Cost calculation and Pricing to Increase Profits

In the 'Cost and Profit' session, participants learnt what expenses should be included in cost calculation and how to set a price for them, following the 'Pricing' session in which they learnt about costs. As a result, some women were able to recalculate their costs and generate greater profits than before. The majority of participants in the Sukkur pilot did not calculate the cost and arbitrarily priced their handicrafts, resulting in a deficit despite spending several days creating such items. After receiving training, they realised that they must consider not only the cost of materials, but also the cost of transportation and delivery by courier. By researching the prices of comparable products on the Internet, they began to set appropriate prices.



## 1.5. Supplemental component of IG



### 1) Digital Security

Digital devices and spaces are potent tools for boosting FHBWs' business. However, they are not without disadvantages. FHBWs are more susceptible to online harassment due to their gender. Consequently, men often discourage women from using digital devices. The Light-F project included a session on digital security for FHBWs to equip them with the skills necessary to use digital devices safely without compromising their use. The session is beneficial for men as well.

**Table 8:** Contents of subjects

Subject	Contents	Material	
		For Instructor	For Session
Introduction	<ul style="list-style-type: none"> <li>Informing objectives and outline of sessions.</li> </ul>	Lecture notes (English and Sindhi)	Session presentation (English, Sindhi)
Part 1: Online harassment and abuse	<ul style="list-style-type: none"> <li>Basic concept of harassment, online harassment, consent, and privacy.</li> <li>How to be a good ally or bystander.</li> </ul>		
Part 2: Reporting online harassment	<ul style="list-style-type: none"> <li>Law regulating online harassment.</li> <li>How to report online harassment.</li> </ul>		
Part 3: Hands-on practice on protecting you from social engineering attack/online harassment on your smartphone	<ul style="list-style-type: none"> <li>Introduction of social engineering attacks.</li> <li>Introduction of various protective functions on smartphone and App.</li> </ul>		
Part 4: Online well-being	<ul style="list-style-type: none"> <li>Tips for maintaining peace of mind whilst utilising digital devices</li> </ul>		

### 2) Skill training

Training to enhance the production skills, such as tracing, cutting, stitching, or color combination, shall be provided depending on the specific needs to the target beneficiaries.

**Example:** Light-F Project provided a series of production trainings, which was a much needed skill for the product improvement of the target beneficiaries in Sukkur.



### 3) Beautician course

In rural areas where employment opportunities are scarce, being a beautician is one of the few ways women can generate income. This supplemental material provides basic instructions for party and wedding makeup, hairstyling, and henna application, which are in high demand even in rural areas. Self-learners who want to learn the fundamentals of starting a beauty salon business have access to 18 videos produced by a leading make-up artist in Karachi.

## Good Practice: Digital transformation is the key to reach the last mile



Due to the inability of the project staff to travel during the pandemic, project activities came to a halt. Thus, the project shifted all of its sessions to digital by providing beneficiaries with smartphones and teaching them how to sell their products via social media. Despite initial fear, confusion, and reluctance to use technology, as well as family members' objections to opening their own account, they quickly learnt how to use it and began to receive orders from all over Pakistan. Despite their lack of education and infrastructure, they showed a remarkable ability to absorb new technological skills and knowledge. This demonstrated the great potential of digital technology to improve the lives of physically inaccessible, remote people.

*'I'm so proud of myself to support my family by selling handicraft products through Instagram. I am getting orders from customers in Islamabad who I could never reach before. Now I have a dream to open my online shop and expand the sales.' – Rozina, Kundi village*

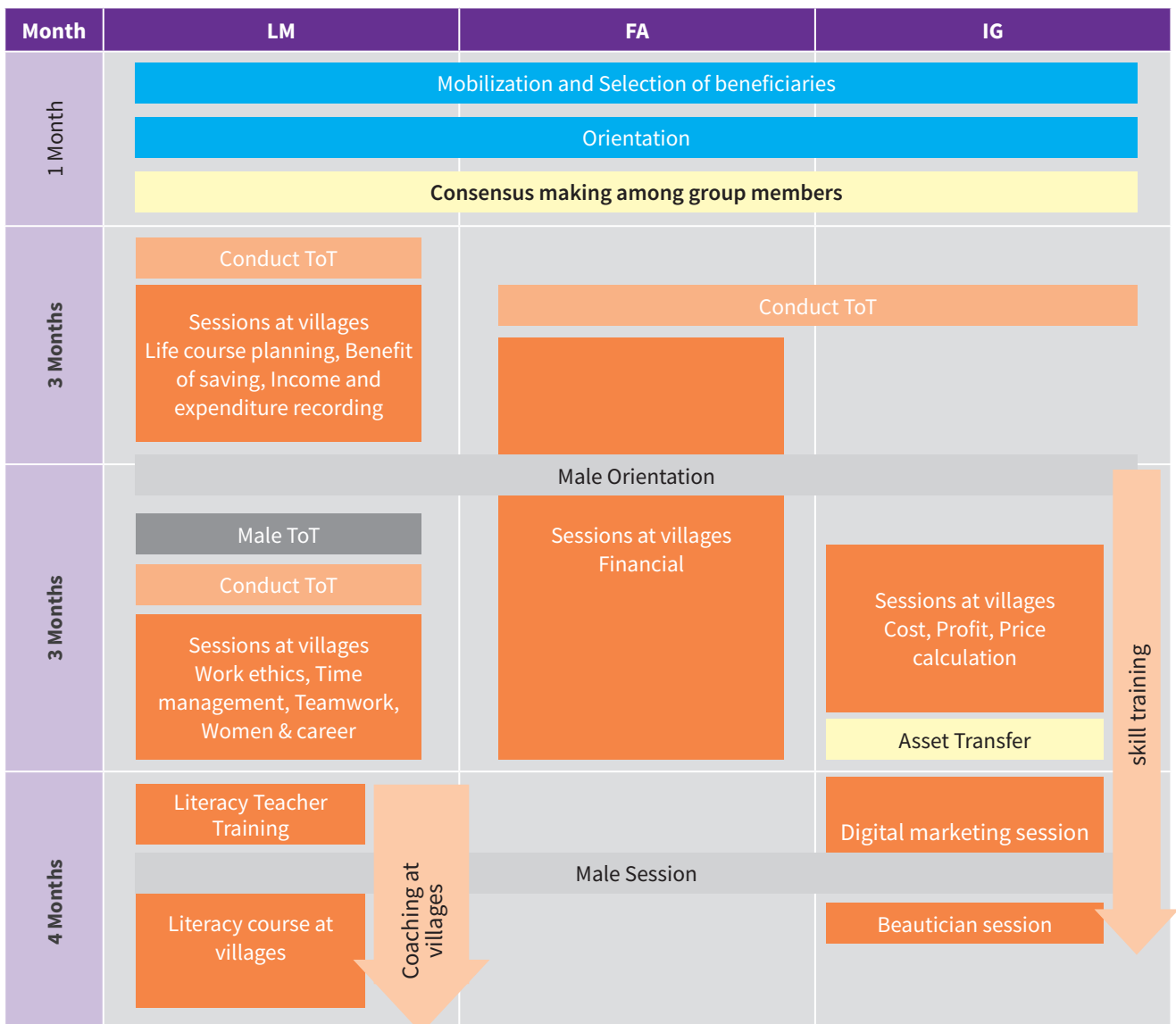
*'I had a big doubt when the project started to teach my daughter the digital skills, as there are many risks. Now I'm very happy to see my daughter can do what I can't do....!' – Father of Sakina, YaZahra village*





## 2. STEPS FOR IMPLEMENTATION

The following chart shows the model flow of the graduation model (rural version) implementation **in case the full package is applied.**



## 2.1. Mobilization and Selection of beneficiaries



Fair and appropriate selection process of groups of beneficiaries is important. Below are the proposed selection criteria applied when the pilot was conducted.

### Selection criteria used for Sukkur pilot activity

#### <Physical & Infrastructure>

Accessibility of location by the trainer, **availability of common space for training sessions**, availability of facilities which facilitate the activities, and accessibility to market and financial institutions.

#### <Competency & Eligibility>

Good number of active members, **motivation of members, acceptance of community members, participation and support from male members**, age distribution amongst members, availability of time, **mobility of members**, capacity as a group, communication capacity, and other external support.

#### <Product & Skill>

**Kind and variety of products, technical skills of members**, marketing experience of members, and previous experience in technical training.

## Lesson learnt from group selection process

Despite the very careful group selection process, the Light-F pilot project has faced many challenges when implementing activities. The following points are some lessons learnt related to the group selection process.

### 1. Experience of working with external organisation

SRSO has created numerous BDGs in the past. Some have worked closely with SRSO for a considerable amount of time, whereas others are newly formed. To prevent duplication or excessive intervention on any group, the team attempted to select BDGs with relatively less intervention by other donors. However, the group with less experience working with external organisations occasionally required additional efforts to attract their attention. Their understanding and familiarity with the external organisation's mode of operation required some time to develop. On the other hand, those who had previously collaborated with an organisation possessed a deeper understanding, which facilitated the efficient execution of activities.

### 2. Leadership and group coherence

A good leader is essential for the smooth execution of activities and the participation of all members in those activities. The team had difficulty conducting activities with groups whose members were in conflict and whose leadership was insufficient to bring everyone together.

### 3. Educational attainment

The criteria did not include the educational attainment of members because more than half of the primary target members lacked formal education but possessed high technical skills. Nonetheless, the presence of educated members, male and female, bolstered and facilitated activities significantly.





## Lesson learnt: Fill the expectation gap

The field staff struggled to conduct sessions, particularly at the beginning of the activities. In most cases, the primary concern of members is income generation, whether through free provision in kind or independent means. Beginning LM sessions without intervention to generate income can create gaps in members' expectations and make it difficult to assemble members on time. The difficult situation improved with the passage of time, once members gradually developed an interest in the session's content or concurrent revenue-generating activities commenced.

The following lessons are drawn from our experiences and can be considered when planning the activities for new groups.

### Combined intervention of income generation activities

- BDGs are formed on the basis of revenue-generating activities. The primary focus of members is on activities that generate income. Intervention of income generation activities from an early stage in parallel with the Life management component would increase member interest in training sessions, particularly amongst those with less experience or exposure to working with external organisations.

### Efforts of filling expectation gaps

- Despite the fact that orientation is planned for the selected groups, members must be briefed on the activities at the time of selection. Field personnel familiar with the activities can provide the appropriate explanation. In the beginning, field staff may need to exert additional effort and communicate with greater care to familiarise members with activities. Once the members realise the value of an activity, their interest and motivation increase.



## 2.2. Orientation

Before beginning activities, orientation for selected beneficiaries is conducted, initially with female participants and then, in the middle of the activities, with male community members. The primary purpose of the orientation is to familiarise participants with upcoming activities. In addition, activities that address the roles of each participant can be included.

	Female	Male
Common objectives	Familiarisation of upcoming activities	
Additional objectives	Identifying the seasons and times of day during which they are available.	Identifying the dissemination channel and methods to other male members about activities.

## < Example of program >

Examples of orientation programs are shown below.

(Example of a program for female members)

### Program of Orientation for Female members



Time	Content
10:00-10:10	Opening remarks
10:10-10:20	Ice breaking (Energizer)
10:20-11:10	<b>Session 1: Overview of the project and each activities</b> - Presentation of Overall project and LM, IG and FA activities
11:10-13:00	<b>Session 2: Group work</b> - Group work 1: What will increase and what will decrease? - Explanation of schedule of activities - Group work 2: May daily life and annual event
13:00-14:00	Lunch break
14:00-15:00	<b>Session 2: Assignment to group leaders</b> - Explanation of assignment to group leaders ( Having consensus from group members on participation, a day, time and venue of session ) - Mock session - Q&A
15:00-15:10	Closing remarks



(Example of a program for male members)

### Program of Orientation for Male members



Time	Content
9:30-9:45	Opening remarks
9:45-10:00	Ice breaking (Energizer) & making a group for group work
10:00-12:00 (including tea break)	<b>Session 1: What we will do in the Project?</b> - Presentation of Overall project and LM, IG and FA activities - Group work: What will increase and what will decrease?
12:00-13:15	<b>Session 2: My village, community and the Project</b> - Explanation of schedule of activities - Group work: My village and community
13:15-14:15	Lunch break
14:15-15:45	<b>Session 3: My dissemination channel</b> - Explanation of expected roles of male key persons - Group work: My dissemination channel - Q&A
15:45-16:00	Closing remarks



## 2.3. Consensus making

Once orientation is conducted, group leaders are assigned to share the content of orientation with other members and get consensus on day and venue for training sessions. Male key persons are expected to disseminate the information to other community members for familiarisation of female activities.

## 2.4. TOT

TOTs are conducted not only for trainers but also for leaders for the smooth implementation of activities. Following TOTs can be planned and conducted.

### <LM>

- TOT for the 1st 5 sessions for 2 days and additional 1 day for trainers.
- TOT for the 2nd 3 sessions for 1 day.
- TOT for male members for 1 day.

### <IG>

- TOT covering all topics for 5 days. In case of Light-F pilot in rural area, only 2 topics are selected, so it took 1 day. (It is depending on the number of topics you will select).

### <FA>

- TOT for all topics for 1 day

### <Example of program>

Example of programs can be obtained from the Light-F toolkit website.

## 2.5. Session at the field

### <LM>

- **Female session at the villages**  
For rural settings, sessions are held at the village with a 2-week interval so that participants can fully absorb the material and reduce their time commitment. The session lasts between 1 and 2 hours. Day and time can be determined according to each group's preferences.
- **Male session at the villages**  
Male sessions are held at the villages so that community members can easily attend from their respective locations.

Below is an example of a male session program. It is a morning program lasting a half day.

<Example of program>

## Program of Male LM session



Time	Content
10:00-10:15	Opening remarks
10:15-10:30	Ice breaking (Introduction of participants)
10:30-10:50	<b>Session 1: Overview of the Project</b> - Overall project outline - Objective of male session
10:50-12:35	<b>Session 2: LM session</b> - Scene 1: Story of Allahdino (Life course planning) - Scene 2: Conversation between Allahdino & Ghulam Mohammad (Benefit of saving) - Scene 3: Phuri Phuri Tallao & Saving mode ( Income and expenditure recording)
12:35-13:00	<b>Session 3: Sharing experience of Light- F project by female members</b>
13:00-13:20	<b>Session 4: Message from male members</b>
13:20-13:30	Closing remarks
13:30-	Lunch & distribution of Phuri Phuri Tallao



<FA>

Delivering all the 6 topics in one day or 2 days without a long interval is recommended, given that the material is a story video. Laptop or tablet PC will be necessary to conduct session in villages to show the videos. To avoid internet connectivity issues in rural areas, it is preferable to download the content to the PC beforehand.

<IG>

Conducting sessions on 1-2 topics per day is recommended so that participants can fully absorb the material. The Light-F pilot in the rural area selected only 2 topics, cost/profit and pricing, out of a total of 9, and conducted the experiment in a single day. For the digital marketing training, it was sufficient to cover the fundamental 3 topics in 3days, but continuous follow-up and hand-holding assistance via physical and online channels for approximately 2 months was required to develop the beneficiaries' capacity to operate basic SNS marketing independently.

## 2.6. Asset transfer



Global experience with the graduation approach suggests that combining an asset transfer with skill and business training can propel a beneficiary out of extreme poverty by fostering the establishment of a sustainable income-generating activity. Generally, asset transfer is conducted in cash or in-kind; however, in the case of the Light-F project, after the LM training and Basic Business training, smartphones and raw materials for handicraft production



were provided on the basis of a set of criteria. In the pilot area, there are few potential assets that can generate income opportunities. Smartphones are regarded as the most effective tool for launching a small business by collecting information and gaining market access.

The transfer of assets shall be based on the situation and environment of the target areas, as well as the project's available budget.

## 2.7. Coaching



Members are occasionally provided with coaching. The field staff continuously provides follow-up advice on Phuri Phuri Tallao. In addition to regular coaching, the group members' issues and potential solutions are identified through the following four steps. Staff assists members in connecting with relevant external organisations to resolve their issues.

Topics	Overview
Coaching Session 1 'Identify the issues to be tackled'	Coaching Session 1 is conducted to sensitise FHBWs on the significance of self-awareness gained through life management sessions. The purpose of this session is to review the knowledge they gained through life management sessions and facilitate further discussion on issues they can address to improve their lives.
Coaching Session 2 'Identify the possible measures to be practiced'	Coaching Session 2 is conducted for FHBWs to generate ideas for potential group member/community-based interventions. The purpose of the session is to encourage FHBWs to come up with their own ideas for addressing their issues at their level and/or with the assistance of external organisations/individuals based on a thorough analysis of their issues.
Coaching Session 3 'Facilitate the implementation'	Coaching Session 3 is conducted to monitor and provide FHBWs with the necessary support for implementing activities/measures to address the issues identified in the previous session. This session is intended to provide FHBWs with the information they need to continue their work.
Coaching Session 4 'Evaluate the implementation'	Coaching Session 4 is conducted to evaluate the activities/measures implemented by FHBWs. This session will provide FHBWs with the opportunity to review their activities and evaluate the efficacy of self-selected activities. Additionally, FHBWs are encouraged to continue their activities on the basis of evaluations.

## 2.8. Literacy course



After completion of LM sessions, a three-month literacy course is organised. The literacy program comprises 5 days of teacher training, a 3-month literacy course, and a final evaluation administered by the Directorate of Literacy and Non-Formal Education, School Education and Literacy Department, Sindh.



## 3. IMPLEMENTATION CONDITIONS AND STRUCTURE

### 3.1. Target Group



The optimal size of a group of beneficiaries for effective session implementation and follow-up is around 20. The presence of a strong and highly motivated leader is advantageous.

### 3.2. Personnel



To conduct sessions at the village, the following personnel will be needed. This is an example of a pilot program aimed at 450 total beneficiaries in 20 business development groups. (Each group has 20–30 members).

**Table 9:** List of personnel necessary to implement the graduation model

Title of Personnel	Responsibility	Required qualification
Project manager	<ul style="list-style-type: none"><li>• Manage overall operation.</li></ul>	
Community mobiliser	<ul style="list-style-type: none"><li>• Planning of sessions.</li><li>• Mobilise beneficiaries.</li><li>• Conduct sessions.</li><li>• Provide coaching to beneficiaries.</li></ul>	<ul style="list-style-type: none"><li>• To communicate and conduct sessions at the village, the gender of the staff must be female (although male staff presence is preferable for negotiating with male community members).</li><li>• Good command of the local language.</li><li>• Good communication and coordination skills with community members.</li></ul>
Subject expert trainer (digital marketing, beautician)	<ul style="list-style-type: none"><li>• Conduct sessions that require special skills and knowledge.</li><li>• Provide coaching to beneficiaries.</li></ul>	<ul style="list-style-type: none"><li>• Good knowledge and skills to teach the specific contents.</li></ul>



## Good Practice: Demonstration Effect of Female Field Staff

For the successful implementation of the graduation model, a community mobiliser who played multiple roles as a mobiliser, a trainer, and a mentor for beneficiaries is of paramount importance. The community mobiliser plays a crucial role in providing encouragement and motivation, listening to beneficiaries, and fostering trust between beneficiaries and communities. Those who will be assigned to this position must be informed of and comprehend the significance of the responsibility entrusted to them.



The community mobiliser also plays a demonstration role as a woman. Numerous rural women are typically less mobile. Initially, the community is hesitant for their women to travel outside of their villages. As a male member of one village mentioned:

*'Before, we were very strict about women for travelling. Community mobilizer convinced us our women to travel. She said that we are also someone's daughter. Why don't women in your community travel outside. From different sessions, I came to know women can go out. Project staff is also someone's daughter. They are respectable. Now I think it is useless restrict for women to go out.'*

The demonstration effect of female field staff accelerated rural women's increasing mobility.

## Good Practice: ‘Family approach – Involvement of Male Members’



As FHBWs are the primary target, sessions and activities were designed primarily for female members. In addition, the graduation model incorporated a ‘Family approach’, or the participation of male members in the activities. In patriarchal social settings, male members play crucial roles in facilitating the activities of female members. They morally support the participation of their female members by encouraging them and physically support them by accompanying them outside of their villages,

purchasing raw materials, sending products, and so on. Several activities were implemented for male members, starting with male orientation, male TOT, digital security sessions, and male sessions in villages. These sessions informed male participants of the activities in which women are engaged and the contents of the sessions. These alleviated their concerns regarding activities and allowed them to begin providing support for female members. They even found the content beneficial.

Young male members’ support cannot be underestimated. Young boys enrolled in school can assist their mother and family members with filling out booklets. They are typically quick learners and adept at absorbing the concept.

Graduation model introduced the distribution of digital devices to female members. Access to women’s digital devices is frequently governed by male family members. The team included male members in this activity by conducting digital security sessions in which they were instructed on how to protect themselves from unwanted incident, such as harassment without compromising their access to or use of digital devices.

### Case story;



Male members of a Sukkur group provided tremendous support to their female counterparts. They support women in completing the Income and Expenditure Booklet ‘*Phuri Phuri Tallao*’ and participate in training sessions as assistants so that women can easily comprehend their words. Even male participants were interested in the session material. They stand behind the session venue and listen attentively to the session.

Typically, activities aimed at women neglect their male counterparts in favour of focusing solely on women.

However, male understanding and support for female programs is highly effective. For the smooth implementation of activities, community mobiliser involve male members strategically from the outset.



### 3.3. Necessary equipment

Each session requires the following equipment.

	LM	FA	IG
TOT	Projector, flipchart		
Field Training	Stand for fixing panaflex; flip chart; markers for recording	Tablet or laptop PC	Smartphone (2-3 in one group is necessary)

### 3.4. Training venue

In the pilot activities, village-based sessions were held. The average group size for a session is around 20 individuals. A session is conducted in a room, corridor, or courtyard of a group member that is accessible to all participants and can accommodate a trainer. It is preferable to have washroom facilities nearby.

### 3.5. Cost

Costs are dependent on the available resources of the implementing organisation, the size and level of the intended beneficiaries, and so on. The following are illustrative figures from the Light-F pilot conducted in rural areas. (Price information is based on the implementation of Light-F projects in 2021 and 2022)

Necessary cost items	Personnel salary; Expenses associated with visiting a field; Venue for TOT; Cost of transportation for TOT participants; Materials and supplies for TOT and sessions; Printing expenses for marketing materials*; Items to be transferred.
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#### <Reference information>

Listed below is the reference information for a portion of the cost. Please note that this information is provided for illustrative purposes only and that exact costs will vary depending on time, location, and operation size.

#### <Printing and distribution expenses for 25 participants (for the Light-F project)>

Category	Item	Unit cost (PKR)	Q'ty	Total (PKR)
Materials for sessions	Panaflex	350	58 sheets	20,300
	Board and stand	1,400	1 set	1,400
Materials for distribution	Phuri Phuri Tallao	240	25 Nos	6,000
	Calendar	390	25 Nos	9,750
	Women booklet	360	25 Nos	9,000
Total				46,450+@

\*Cost per unit of materials for distribution as of September 2022 for the printing of 400 copies.

### <Operational cost for literacy class for 25 learners>

Item	Unit cost (PKR)	Q'ty	Amount (PKR)
Classroom Materials*	11,750	1 center	11,750
Teacher	10,000	4 months	40,000
Monitoring staff	20,000	4.5 months	90,000
Vehicle	8,000	4.5 months	36,000
Textbook	350	25 sets	8,750
Tablet	40,000	3 units	120,000
<b>Total</b>			<b>306,500</b>

\*Unit cost of textbooks is for 300 copies printing.

\*Classroom materials include such as a black board and floor mat for a classroom and stationaries for learners. Complete list is available on the Light-F website.





## 4. SUPPORT SYSTEM

The following resources are available to implement the graduation model (rural).

Type of inquiry	Contact
TOT resource person	Sindh Rural Support Organization (SRSO) Head of Institute of Management and Skill Development (IMSD) Address: SRSO Complex Near Taj Petroleum, Shikarpur Road, Sukkur Email: info@srso.org.pk
Material	Toolkits platform: <a href="https://light-f.jimdofree.com/">https://light-f.jimdofree.com/</a>
Operational Guidance	WDD help desk: Email: info.women@sindh.gov.pk

<https://light-f.jimdofree.com/>

