



GRADUATION MODEL TOOL

(URBAN 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.

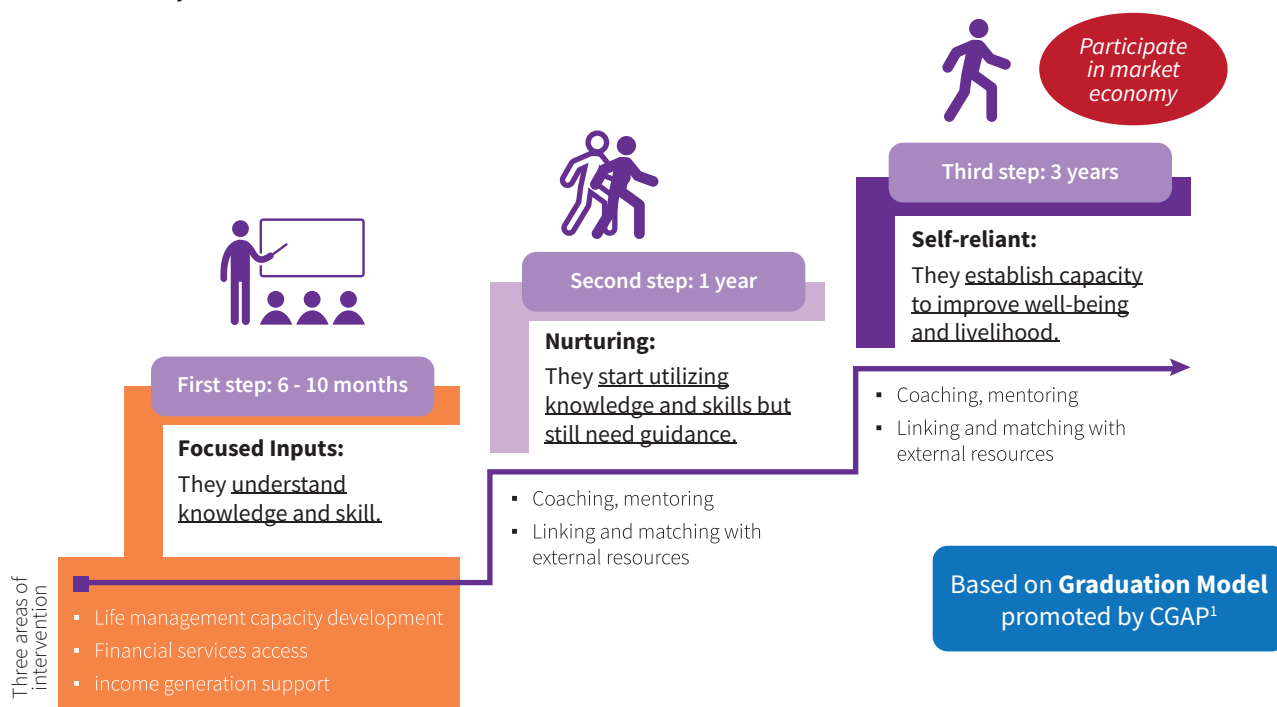


Figure 1: Three steps towards self-reliance

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

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





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

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



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



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 URBAN VERSION



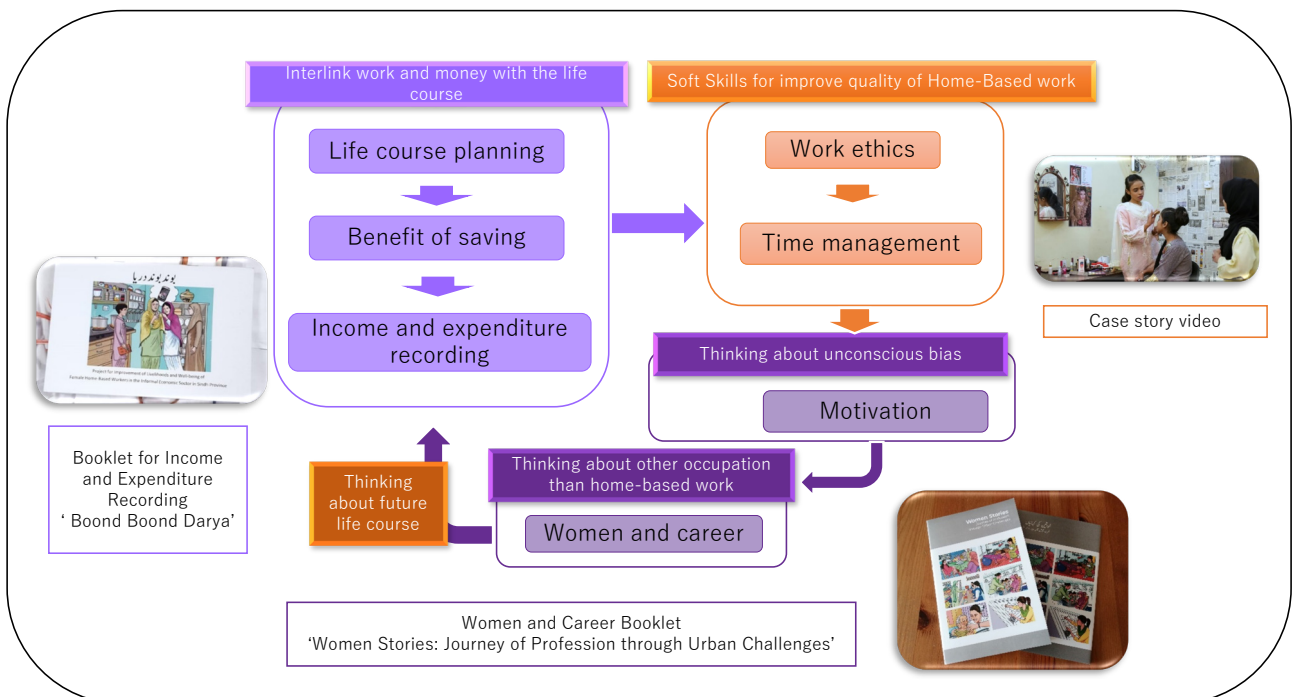
1. TOOL CONTENTS

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

1.1. Component of life management capacity development (LM)



The component of life management capacity development (LM) has **seven subjects**, which are **categorized into three parts** according to three objectives: 1) to plan life and manage income and expenses efficiently in a long-term perspective; 2) to acquire basic behaviors to work professionally to earn more; and 3) to become aware of numerous employment opportunities. These categories are interconnected as shown in the diagram below.



The contents of the seven subjects are as follows:

Table 1: Contents of the seven subjects

Subject	Contents
1. Life course planning	Looking back at the life course of women living in urban suburbs (Amna and Razia) 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 the 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 “ Boond Boond Darya ” booklet to be distributed.
4. Work ethics	Learn through case studies the significance of dealing with customers and business partners in good faith, which will result in the expansion of business opportunities. A case study on hygiene management is used to illustrate work ethics.
5. Time management	Learn how to ensure on-time delivery of your ordered product through case stories and simulation games.
6. Motivation	Consider the unconscious biases that impede women’s ability to continue their business or career through case studies.
7. 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 conducted in a face-to-face setting by instructors who follow the steps outlined in the “lesson plan.”

Table 2: Material structure for life management development

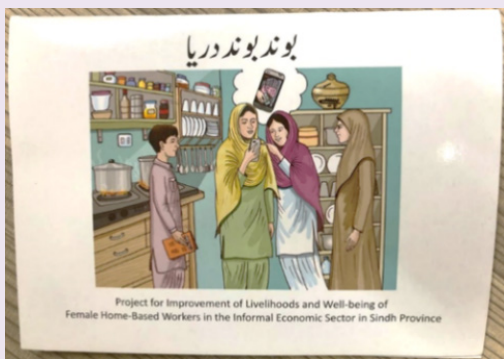
Subject	Material	
	For instructor	For session
1. Life course planning	TOT presentation (Urdu) Lesson plan (Urdu, English)	Household account book (“ Boond Boond Darya ”) Video of case stories*
2. Benefits of saving		
3. Income and expense recording		
4. Work ethics		
5. Time management		
6. Motivation		
7. Women and career		Women and career booklet (Urdu, English)

*Videos for case stories are available for Subject #1. Life course planning, #4. Work ethics, #5. Time management, and Motivation, #6.



Good Practice: Significance of Record Keeping

“Boond Boond Dariya”



One of the remarkable materials developed for the graduation model is the “Boond Boond Dariya,” which is a household account book. “Boond Boond Dariya” is the first material that can help beneficiaries and team staff learn how to maintain a household account. According to them, record booklets were available for business accounts but not for household accounts. “Boond Boond Dariya” works for women’s empowerment by challenging gender stereotypes; people believe that bookkeeping is not a job for

women and that women have no control over household finances. However, keeping a “Boond Boond Dariya” enabled women to save money and purchase new items by using saved amounts. Some women also began discussing their spending habits with their husbands and children as they gained the confidence to track household transactions. The pilot in Karachi resulted in numerous record-keeping achievements.

A participant’s voice:

“I used to not keep track of how much I owed. But now, I keep track of how much I have left to repay since I started keeping records in ‘Boond Boond Darya’ By keeping the record, I came to realize how much I was spending on transportation. I used to go out without checking if the person I was visiting was home before I went out. But I now check to see if the person is at home before I go out to not waste money on transportation. I also try to complete multiple errands in one outing. In this way, I am able to reduce transportation costs.”

<POINT for effective implementation>

In the Karachi pilot, a team of training implementer (Women Development Foundation Pakistan: WDFP) consistently followed up with women to train them on how to virtually fill out the record format. **This continuous follow-up and coaching was essential and effective in assisting women to not only absorb new information but also apply it in their daily lives.**

A participant’s voice:

*“I had never kept a household account before. I did not know how to keep it. At the beginning of the training, it was difficult because I did not know how to record the information, but **with coaching by Ms. Mona (WDFP community mobilizer), I cleared up the points I did not understand one by one.** Now, I can even teach other women how to do the bookkeeping.”*

1.2. Component of the financial access improvement (FA)



By utilizing financial products and services, female home-based workers (FHBWs) have a tremendous opportunity to enhance their businesses and their lives. However, they have difficulty gaining access to information and utilizing market-available products and services. They also face psychological barriers to using new technologies in a digital world, despite the fact that it can expand their business opportunities. Financial access improvement (FA) provides an **entertaining animated video series about financial products and services to increase the financial capability of the target beneficiaries**. The series comprises six short videos illustrating the story of Aysha and her daughter Bushara who live in Sukkur, and their success in establishing an online jewelry business. The contents are relevant and supplementary to LM and IG matters.

Table 3: Contents of the video series

Subject	Contents
1. My first smartphone	Importance of saving for life planning and business (related to the LM subject “Benefit of saving”)
2. My first website	Budget (cost, profit) calculation (related to the IG subject “Cost and Profit”)
3. My first sale	Functions and benefits of digital payment and banking
4. My first loan	Credit management Comparison between formal vs. informal borrowing channels.
5. My big order	Benefits and risks of getting a loan for business expansion. Good borrowing behaviors and credit score.
6. My international award	Comparison of saving methods Benefits of saving at digital banking Introduction of digital committee

The material is available for instructors and sessions. Sessions are conducted in a face-to-face setting by instructors in accordance with the “**Instructor guide**.” A fun online game is also available to assess the understanding level of the session contents.

Table 4: Material structure for financial access improvement

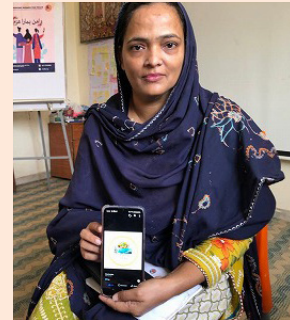
Subject	Material	
	For instructor	For session
1. My first smartphone	Instructor guide (English and Urdu)	Session presentation (English, Urdu, and Sindhi) Animation video (Urdu and Sindhi) with English subtitle Online Game
2. My first website		
3. My first sale		
4. My first loan		
5. My big order		
6. My international award		



Case study: Utilizing Digital Tools for Market Expansion

Ms. Khadija Khatoon of Maripur had operated a Food Cart with her son prior to the training, but had to close it due to the COVID-19 pandemic. She has since opened a catering business. Khadija has no formal education and is illiterate.

Although she owned a smartphone before the training, she did not know how to use it effectively. Nonetheless, with the help of people around her, she is now able to use her smartphone to expand her customer reach. Additionally, through the digital marketing training of Light-F, **she is now able to use applications, such as Facebook, Instagram, and WhatsApp business, and even uses Jazz Cash to make and receive payments.**



<Getting new customers through SNS>



The digital marketing trainer helped her create a logo (brand name “Ghar Ka Zaiqa”) on Canva (an illustration application) and posted it on **Facebook, Instagram, and WhatsApp** business. She has since received five orders from customers who saw the ads on SNS, four of which are new customers. The most recent new customer came from another region (Korangi) and ordered 10 KG of biryani with side dishes and dessert for a total of PKR 42,000. Given that she cannot read or write, **her messages are read by family members and others around her, and replies are communicated with customers via voice messages and phone calls.** The “Jazz Cash” account she uses for payments was created

during the training. She initially struggled with it, but after **learning the icons and operation flow, she can now use it independently.**

<Support and encouragement by her husband>

Although many training participants can read and write, they rarely tried to use mobile wallets due to security concerns. So, how was Khadija able to use it? What makes her different from other women? When asked those questions, **Khadija cited her husband’s encouragement** to “*try something new. It’s okay to make a few mistakes.*” Khadija’s husband works at a nearby truck stop. Her husband has been supportive of her participation in the training. He encouraged her to learn to read and write because she had to constantly ask someone to read her text messages. Khadija happily told us that she had decided to enroll in a local literacy program. She said, “Even though I can’t read or write, the training has made me feel smarter about myself.” Her face was full of confidence.

1.3. Component of income generation support (IG)



The majority of FHBWs are unable to maintain a stable business; they have few regular customers and their orders on a small scale are unstable. FHBWs typically rely on passive orders from seasonal or fortunate occasions, such as an extension of self-consumption, rather than actively pursuing business opportunities. Their skill range is also limited. With limited resources, they are expected to make their business stable and sustainable. The component of income generation support (IG), therefore, **focuses on capacity development of making their business profitable even on a small scale by applying new perspectives, such as “differentiation” and “customer-oriented improvement.”** The ten subjects are categorized into three parts according to three objectives:

- 1) To start a small business on their account (#1-4);
- 2) To improve and sustain small business (#5-9); and
- 3) To acquire digital marketing (#10).

Subject contents are as follows:

Table 5: Contents of the 10 subjects

Subject	Contents	
1. Idea generation	To be competitive, they learn to think of new business ideas by using the popular “SCAMPER” framework.	
2. Business planning	Introduce a simplified design tool based on the Business Model Canvas and Lean Canvas. They learn how to create a plan by filling all items of the framework through 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 establish good relationships with customers through case discussions.	
8. Bookkeeping	Learn how to record a business account separately from a 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 a smartphone, including how to make phones call, save contacts, and 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 messages and communicate with customers.
	Basic App: Facebook	Instruction of basic functions, how to open own account, post articles, and sell products via Facebook marketplace.



The material is available for instructors and sessions. Sessions are conducted in a face-to-face setting by instructors in accordance with the “**Instructor guide.**” For participants, we provide **summary videos** for each subject, through which they can quickly review important learning points after the training.

Table 6: Material structure for income generation support

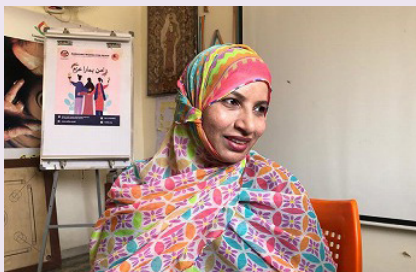
Subject	Material	
	For instructor	For session
1. Idea generation	Instructor guide (English/Urdu)	Session presentation (Urdu) Summary video Financial format
2. Business planning		
3. Marketing and promotion		
4. Cost and Profit		
5. Pricing		
6. Negotiation		
7. Customer communication		
8. Bookkeeping		
9. Cash flow planning		
10. Digital marketing		

Good Practice: “Simple and localized business training for FHBWs”

The graduation model (urban version) embraces different traits from existing training programs. One of the remarkable strengths is that it **provides training modules on business management, particularly for women with relatively low levels of education and literacy**. Business training typically requires an educational prerequisite, such as English literacy, which FHBWs have limited access to. **Using a simple business framework, the tool was created with the capacity development of individual business management in mind**, as they must be equipped with fundamental business management knowledge.

For enabling FHBWs to understand training contents easily, the tool contains various tactics for their learning. All **contents are localized: by using familiar examples and case stories but** avoiding technical terms. Although business training generally uses international examples and technical terms, the toolkit contents extract essences from those technical terms and apply those essences into **case discussions or illustrations** so that participants can easily **see relevance to their usual business activities**, which motivates and encourages them to actively learn the new contents.

Participants’ voice:



“I liked the group discussions; it was interesting to exchange ideas with 2 or 3 other people. It is boring to just listen to lectures, but group discussions are useful because I can participate more, and I can remember what I learned there for a long time.”

“Group discussions were good to exchange ideas among ourselves. Practical methods are useful.”

The modules can be used by various organizations so that more women, who have not had the opportunity to attend a formal business training program will be able to learn practical business management for sustainable income.



1.4. Supplemental component of IG



1) Digital Security

Digital devices and spaces are powerful tools to boost businesses for FHBWs. However, they also possess drawbacks. FHBWs are more susceptible to online harassment. Thus, men frequently 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 also useful for men.

Table 7: Subject contents

Subject	Contents	Material	
		For Instructor	For Session
Introduction	Informing objectives and outline of sessions.	Lecture notes (English and Urdu)	Session presentation (English, Urdu)
Part 1: Online harassment and abuse	Basic concept of harassment, online harassment, consent, and privacy. How to be a good ally or bystander.		
Part 2: Reporting online harassment	Law regulating online harassment. How to report online harassment.		
Part 3: Hands-on practice on protecting you from social engineering attack/ online harassment on your smartphone	Introduction of social engineering attacks. Introduction of various protective functions on smartphone and Apps.		
Part 4: Online well-being	Tips for maintaining peace of mind while utilizing digital devices.		

2) Technical skill training at external institutes

Training to enhance technical skills shall be provided depending on needs of the target beneficiaries.

Example: The Light-F Project sent 12 beneficiaries to external training institutes for three-month courses in stitching, beauty parlor, fashion design, and cooking to equip them with the fundamental technical skills necessary to launch their own businesses¹. The technical training at external institutes resulted in measurable changes in the business aspects of trainees, such as the acquisition of fundamental skills, the diversification of skills, and the enhancement of product quality as a result of receiving advice from specialized trainers. Concurrently, the daily commute to institutes by bus or rickshaw on a regular schedule contributed to their behavioral and mental changes in terms of improved household chore management, time management, and communication skills through exposure to a diverse group of individuals.

Table 8: Changes observed among trainees who attended external technical training

Aspect	Changes observed among trainees
Business	Acquisition of basic skills. Diversification of skills. Improvement of product quality by using advice from specialized trainers.
Behavior	Adapting to outgoing behaviors (become accustomed to going out). Time management to balance commuting and household chores. Improvement of communication and interpersonal skills.
Mindset	Development of self-esteem, confidence, and self-efficacy.

¹ The training institutes that accepted our trainees are: Skillston (cooking), KMA: Kutiyana Memon Association (stitching, beauty parlor), and PACC: Pakistan American Cultural Centre (fashion design).



Case Study: Effects of attending external technical training



<Improvement of basic skills>

Samina from Maripur, who could only do simple stitching prior to the training, worked harder than anyone else in KMA's stitching course, taking a seat in front of the trainer so that she could be monitored and advised at any time. She learned basic skills, such as how to measure, set sizes, cut, zip, sew inner shirts (thin fabric), various forms of pants, how to make jumpsuits, how to handle different fabric materials, cloth preparation washing, and ironing. As a result, she was able to create custom-sized dresses and began receiving orders from KMA trainers and acquaintances.

<Improvement of product quality based on trainer's advice>

Sugra of Baldia had been selling "Chaat," or bean snacks, on street carts. She attended a cooking course at Skillston. Her "Chatt" used to quickly turn black, so she asked the trainer at Skillston and found out that the reason for the discoloration was that she had mixed baking soda with it. Sugra was instructed that she did not need to use baking soda, but only to soak the beans in water overnight, which enabled her to make "Chaat" without discoloration. She also used to mix all the spices and vegetables into the "Chaat," but given that people have different tastes, the trainer advised her to package the spices and vegetables separately. The improved "Chaat" is now sold on average of 100 bags a day at the school (Bilal Mahmood Goth Government Girls and Boys School), a 20-minute walk from her house. Given that her new "Chaat" is well accepted by customers, the school administration has suggested that a sales area be set up in the cafeteria.



<Improvement of interpersonal skills through daily commuting to institute>

In Sumaira's case in Baldia, before attending the training institute, she did not go out regularly and stayed within her own home and community. She never spoke to anyone during training sessions of Light-F. She was always quiet and never introduced herself to other participants. Nevertheless, when she started attending KMA's beauty course, she met many people from various communities. She reported gaining a better understanding of how to communicate with other trainees from diverse communities and living situations and gaining confidence in her ability to interact with others. She told us, "Even at my age, I can make some changes."

3) Asset transfer

Income generation support shall be accelerated by adding an intervention of asset transfers.

Example: Light-F Project provided assets² of a minimum amount (around 20,000 PKR per person) that were necessary for beneficiaries to start or improve their business as part of income generation support in the Karachi pilot.

Case Study: Effective inputs of Small Assets for Women's Business

For starting business



Tehmina Bano of Baldia has made a business plan of starting a stitching center. **To achieve her objective, the project provided two sewing machines.** In addition to three sewing machines that she had owned, **the assets made her possible to start her stitching center in December 2021**, and now she trains five girls in the center, and charges 500 PKR admission fees per student. After establishing the center, she has

purchased three additional machines at her own expense, bringing her total number of machines to eight, which helps her maintain the center. Her vision for the stitching center is to establish it as home based, as there are many girls in this area who cannot afford expensive training centers and who feel safe visiting her home to learn. The project's assets contributed to the establishment of her center and accelerated the growth of her business.

For increasing work efficiency

Ms. Khadija Bano of Baldia has been doing tie and dye towel, bed sheets, dresses, and other fabric products. Her business plan was to expand the business by increasing types of products and getting more customers. **To achieve the purpose, the project provided a washing machine and a dryer, which enabled her to save time for work so that she can handle more quantities of orders.** She has made a substantial progress by getting online orders, and she is also practicing new techniques of dying, such as full/one color dye and block printing. Compared to the past before getting the assets, **the sales amount has increased at around PKR 25,000/ within six months.** Her goal is to establish a workshop where she can provide fabric dying and stitching training so that she can take bulk orders.

The project has selected necessary items, which had more than ten diverse types of items, based on business plans of all beneficiaries. Coordination with beneficiaries who were unable to prioritize specific items required a significant investment of time and resources. **Nonetheless, our efforts for asset selection coaching and consultation caused them to refine their business plans, which contributed to effective asset utilization.**

2 The assets that were provided to the beneficiaries in Karachi include domestic sewing machine (Salika), Janome sewing machine, chair for beauty parlor, delivery table and tools (for midwives), cloth washing machine (for tie and dye), and full-sized embroidery frame (adda).

1.5. Options of combination



The graduation model (urban version) provides various subjects by component. Considering training needs of beneficiaries, budget, a team structure for implementation, users can select subjects relevant to their situation. The following shows the three types of subject combination.

Table 9: Three types of subject combination

Type	Point	Target
Full version	It covers all subjects, which can contribute to overall capacity development of women. Necessary duration: 10 months	FHBWs or women who <u>need to uplift their overall capacity</u> to better manage their livelihoods and business operation.
Minimum version	It covers minimum required subjects for planning and managing money and starting business. Necessary duration: 5 months	FHBWs who <u>need to quickly learn how to plan and manage money and start a business</u> with basic knowledge only.
Digital focused version	This is based on the minimum version with the additional subjects of digital marketing. Necessary duration: 6 months	FHBWs who <u>are capable of using digital tools</u> for effective money management and business operation.

By selecting relevant topics of the tool, users can serve a wider population of women, not limited to home-based workers because the modules cover various learning topics related to livelihood improvement.

The following diagram illustrates a target segmentation for each component, as revealed by the pilot's experience. The component of life management capacity should be applied to a broader population, regardless of economic status and entrepreneurial spirit, because it provides more general and essential knowledge to support livelihood, whereas the component of financial access will be more effective and sustainable for those who can access the internet in an environment with a minimal infrastructure. Those with an entrepreneurial spirit or business mind who are capable of launching their own initiatives will benefit greatly from the income generation support component.

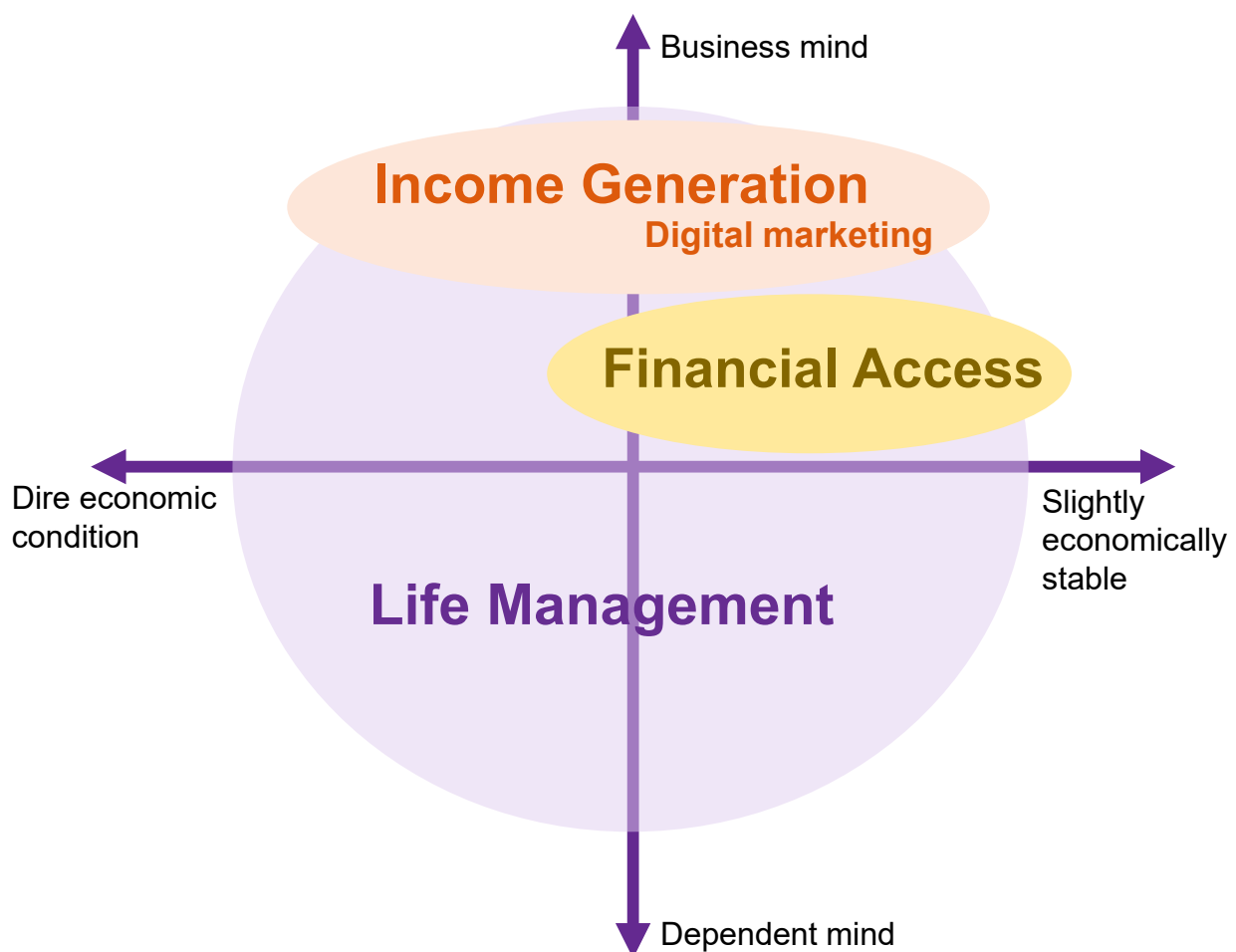


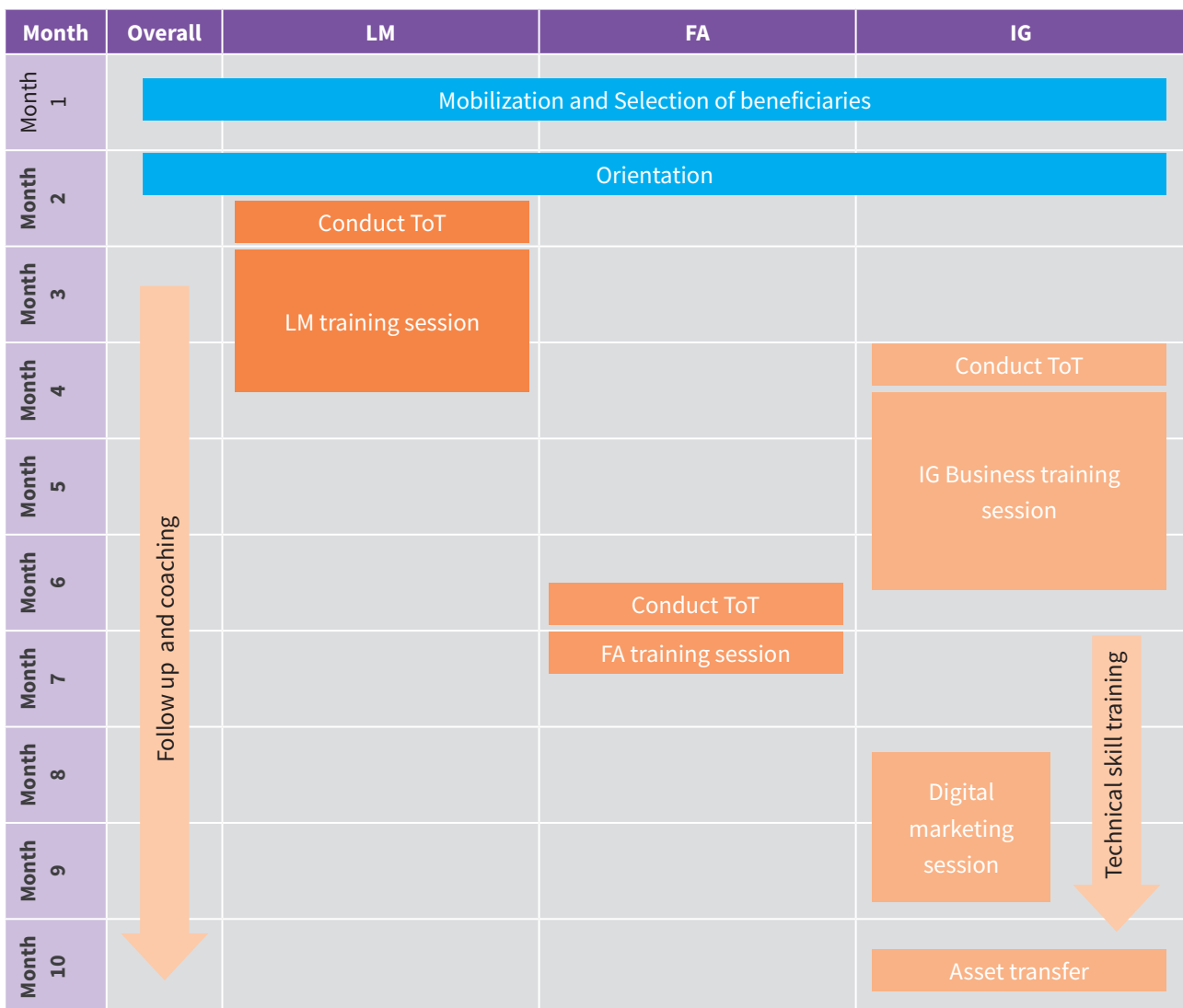
Figure 1: Target segmentation by component





2. STEPS FOR IMPLEMENTATION

The following chart exhibits the model flow of the graduation model (urban version) implementation **in case the full version is applied**. The duration of the full version is **10 months**. Each component starts with the Training of Trainer) (ToT) followed by training sessions for target beneficiaries.



2.1. Selection of beneficiaries



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

Table 10: Selection requirements used for the Karachi pilot activity

- **Mobility:** Ones who can go to the training center.
- **Motivation:** Ones who are willing to participate in project activities.
- **Family support:** Ones whose family members support them to participate in project activities
- **Basic Skills:** Ones who have basic skills (e.g., cooking, sewing, and so on) to perform income-enhancing activities.
- **Business Idea:** Ones who have an idea for an income-generating activity.
- **Donor Support:** Ones who never received donor supports.
- **Education level:** Ones who have basic reading and writing skills regardless of formal education.



2.2. Orientation

Before starting activities, orientation for selected beneficiaries is conducted. The major objective of the orientation is familiarization of upcoming activities.

< Example of program >

An example of orientation programs is shown below.



Program

Time	Content
11:00-11:15	Opening remarks
11:15-11:30	Ice breaking (Introduction of participants)
11:30-12:30	Session 1: What we'll do in the Project? - Overview of Project activities : Project team (30 min.) - Group work 'What will increase? What will decrease?' (30 min.) - Group discussion on expected changes through project activities.
12:30-13:00	Teatime
13:00-14:00	Session 2: My daily life, annual event and the Project - Schedule of Project activities: Project team (10 min.) - Group work 'My daily life & annual event' (50 min.)
14:00-15:00	Lunch
15:00-16:00	Session 3: Who are your peer groups friend and mentors - Making peer group based on the locality & naming group (40 min.) - Feed back, Q&A session (20 min.)
16:00-16:10	Closing remarks



Lesson learned from selection of beneficiaries

<Prioritizing motivation and eagerness>

In the Karachi pilot, the team selected beneficiaries who meet the selection requirements through several selection stages. Given that the pilot targets FHBWs who come from marginalized areas, **selection requirements were limited to essential items only by prioritizing their motivation to start small business on their own.** Our team discovered that educational background should not be prioritized for assessment, but motivation and eagerness to learn should be, because even women with low literacy had the potential to show behavior changes with a significant effort in our pilot.

<Difficulties in communication at the initial stage>

Even though the team went through several repeated interviews with candidates, **it was found later that some women did not share correct information, intentionally or by mistake,** about their experience for obtaining a training opportunity. One woman responded that she has some basic business stitching skills, but it turned out that she lacked the skills necessary for the following training steps. In other instances, women misunderstood our training policy and demanded materials. If these women had a clear understanding of the training policy, it was probable that they would lose interest and motivation as they progressed through their training. Even though they exhibited a positive attitude during the selection interview, some of them became resistant to learning and reliant on the transportation allowance and refreshments.

<Lesson learned>

The following lessons should be noted from our experiences.

1) Clear and simple message for women

Messages for mobilization at the initial stage should be simple and clear as much as possible. Staff who communicate with women should be limited to avoid miscommunication between different staff and women. The information for staff or team members for implementation management, which was used internally, should not be necessarily appropriate for women. **The message should be made and shared particularly for target women.**

2) Assessment activities

As part of selection process, **it is better to organize one- or two-weeks activities, where a team can assess if women are virtually willing to learn,** not only for asset or transportation fees. Their willingness can be observed from various aspects: how they actively participate in group discussions, how they respond to questions, and how they perform an activity or assignment in a session.

2.3. TOT for trainers



The following TOTs can be planned and conducted for trainers.

	LM	FA	IG
Preferred number of days	4 days	1 day	4 days

2.4. Training session for beneficiaries



Training sessions for beneficiaries can be organized in accordance with the guiding information as follows:

	LM (7 topics)	FA (6 videos)	IG (10 topics)
Preferred number of days for sessions	7 days	3 days	9 days for business management 3 days for digital marketing
Preferred frequency of organizing sessions	One session per week		
Estimated duration per session	1–2 hours	1.5 hour	2 hours

One session can be organized one time per week considering hectic daily life of beneficiaries, but continuous follow-up and hand-hold assistance is essential especially for household account keeping (LM), business planning (IG) and digital applications (IG).

2.5. Follow-up and coaching



Follow-up and coaching support women's learning progress. It is crucial and effective for women to not only absorb new information but also apply it in their daily lives. Among all training topics, follow-up and coaching can concentrate on subjects requiring greater hands-on assistance, such as household account keeping (LM), business planning (IG), and digital applications (IG).

In addition, you can follow up with target women continuously as part of daily activities, not limiting to providing guidance on particular topics, but encouraging self-support among women.



Good Practice: “Hum Ahangi” — encouraging self-reliant helping groups



After completing all training sessions, a team of the pilot had followed up with beneficiaries in Maripur and Baldia by enhancing **“Hum Ahangi” activities** and home visits. The beneficiary has started their small business and are expected to face various difficulties in the course of their daily efforts. For performing continuous follow-up, the team tried **to form loose groups of beneficiaries so that they could support each other** for solving daily problems in a self-sustaining manner, which was named

“Hum Ahangi” in Urdu that means **“harmonization and cooperation.”** For encouraging “Hum Ahangi” activities, we organized enhancement sessions, where **the importance of peer support** was lectured along with practices of listening and discussion among group members. The beneficiaries organized and named their groups as follow: “Chahat” (Willingness), “Sunshine,” “Working women group,” “S4,” “Azm-e Niswa” (Passion of women), “Empower Women,” “Yak-Jheti” (Unity), and “Ba-himmat” (Encourage women). Those groups comprises roughly 4–6 beneficiaries.

Some beneficiaries have actively contacted other members so that they can share orders and business opportunities:

<Case in Maripur>

Bakhtiyar of “Azme e Niswa” is a seasoned tailor who is renowned in her community for her outstanding work. Due to her stellar reputation, she has a large clientele. However, because she worked alone, she had refused to accept a large number of orders. She discovered through the “Hum Ahangi” group that two members (Showana and Samina) possessed adequate sewing skills, and she has begun sharing her bulk orders with them. Due to her inability to communicate with others and lack of confidence in her basic skills, Showana was unable to expand her customer base; however, by collaborating with Bakhtiyar, she can now gain experience in the stitching business. Not only does Bakhtiyar share orders with Samina, but when Samina receives multiple orders, she asks Bakhtiyar to help her complete them. In cooperation with group members, they are attempting not to lose business opportunities.

<Case in Baldia>

Beenish of “Sunshine” has opened a small-scale vocational institute where she teaches young people about beauty services. She has been actively visiting community schools to promote the application of students. Asiya Nazeer, who is a member of the same group, was trying her stitching business but was not able to good numbers of orders. Given that they shared Asiya’s difficulty, Beenish offered a position of stitching trainer at her institute, and they are now working together.

“I observed that “Hum Ahangi” gathering is very productive and engaging for beneficiaries. Women need such kind of gathering and they shared success and challenges so that they can make their business better. They can exchange ideas and suggestions with each other. “

(WDFP area coordinator)





3. IMPLEMENTATION CONDITIONS AND STRUCTURE

3.1. Target Group



The ideal number of beneficiaries is around 25 for each session.

3.2. Personnel



The following personnel will be needed for planning and conducting sessions.

Table 11: List of personnel necessary to implement the graduation model

Title of Personnel	Responsibility
Project manager	Manage overall operation
Project Coordinator/area coordinator	Planning of sessions Facilitate/conduct sessions Supervise follow-up and coaching
Community mobilizer	Mobilize beneficiaries Facilitate/conduct sessions Follow-up and coaching
Subject specialized trainer (Business management, digital marketing)	Conduct sessions which require special skills and knowledge



Good Practice: Communication Skill of Field Staff



The pilot activities in Karachi made us realize that **communicating with beneficiaries is one of key factors to successful implementation of activities**. There are many types of ethnicities living in the pilot areas of Karachi, and they use their own languages in addition to the national language (Urdu). The native language of beneficiaries is not necessarily Urdu, but Hindko, Balochi, Pushto, or Punjabi. Urdu literacy of beneficiaries depends on educational background. It is not only the variety of languages but also gaps in comprehension among beneficiaries that have hampered smooth

communication between the team and the beneficiaries. The key members of our team who were able to bridge communication gaps were the partner organization’s “area coordinators” and “community mobilizers.” Those field workers have been serving the target communities for several years. They are from the same communities as the beneficiaries and speak the same language. They come from local communities and speak the same language as ones of beneficiaries. They **understand the living situation and mentality of our beneficiaries as part of community members**.

As part of the coaching for household account keeping (“Boond Boond Darya”), our team attempted to have community youth leaders pay regular visits to multiple beneficiary groups. Their sense of localities, however, did not function well because **communication with beneficiaries were affected by attitude, experience, and commitment as well**. Sometimes, youth leaders lacked a confident demeanor toward senior beneficiaries and were unable to adequately answer their questions. Even if beneficiaries do not have a high level of education, they have acquired intelligence through life experiences. In contrast to inexperienced youth leaders, the organization’s field staff was able to communicate with beneficiaries for follow-up and coaching in a convincing manner while understanding the activities. This experience tells us that **the persons who interact with those beneficiaries should be equipped with communication skills**, which should be underpinned through:

- 1) Patience to repeat explanations and guidance and wait for behavior changes.
- 2) Respect and empathy for different situations of women.
- 3) Encouragement for women to continue their efforts.

3.3. Teaching materials equipment

Each session requires the following equipment:

Item	Quantity
Projector	1
Laptop computer	1
Speaker	1
Flipchart	1
Smartphone for demonstration	5 for 25 participants
Markers	A few boxes

3.4. Training venue



The location for the session should be indoors and have access to electricity via a generator, which is required to use a projector.

3.5. Cost



Necessary cost depends on available resources of implementing organization, size, and level of the target beneficiaries and so on. Below are example figures of the Light-F pilot conducted in Karachi for your reference. (Price information is based on the cases of Light-F project implementing during 2021 to 2022).

Necessary cost items	<ul style="list-style-type: none">✓ Personnel salary✓ Venue for TOT and training session✓ Stationaries and materials for TOT and training session✓ Printing cost for distribution materials✓ Items for asset transfer✓ Transportation cost for personnel and beneficiaries
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<Reference information>

Below is the reference information for cost. Please note this information is only for reference purposes and the exact cost will differ depending on the time, location, and size of operation.

<Printing cost for distribution for 25 participants (for the case of Light-F project)>

Category	Item	Unit cost	Q'ty	Total
Materials for distribution	"Boond Boond Darya"	240	25 No.	6,000
	Women booklet	360	25 No.	9,000
	Presentation handout	4,000	25 No.	100,000
Total				115,000+@

* Printing cost per unit of distribution materials as of September 2022 for 400 copies.





4. SUPPORT SYSTEM

The following resources are available to implement graduation model (urban version).

Type of inquiry	Contact
TOT resource person	Women Development Department (WDD): info.women@sindh.gov.pk Women Development Foundation Pakistan (WDFP) Abdul Rahim Moosvi, General Manager Training 0314-296 9635/ 021-3735 9682 abdulrahimmoosvi@gmail.com info@wdfp.org.pk
Material	Toolkits platform: https://light-f.jimdofree.com/
Operational Guidance	WDD help desk: info.women@sindh.gov.pk

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

