GRADUATION MODEL TOOL

(VOCATIONAL INSTITUTE VERSION)

USER GUIDE

LIGHT-F

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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.

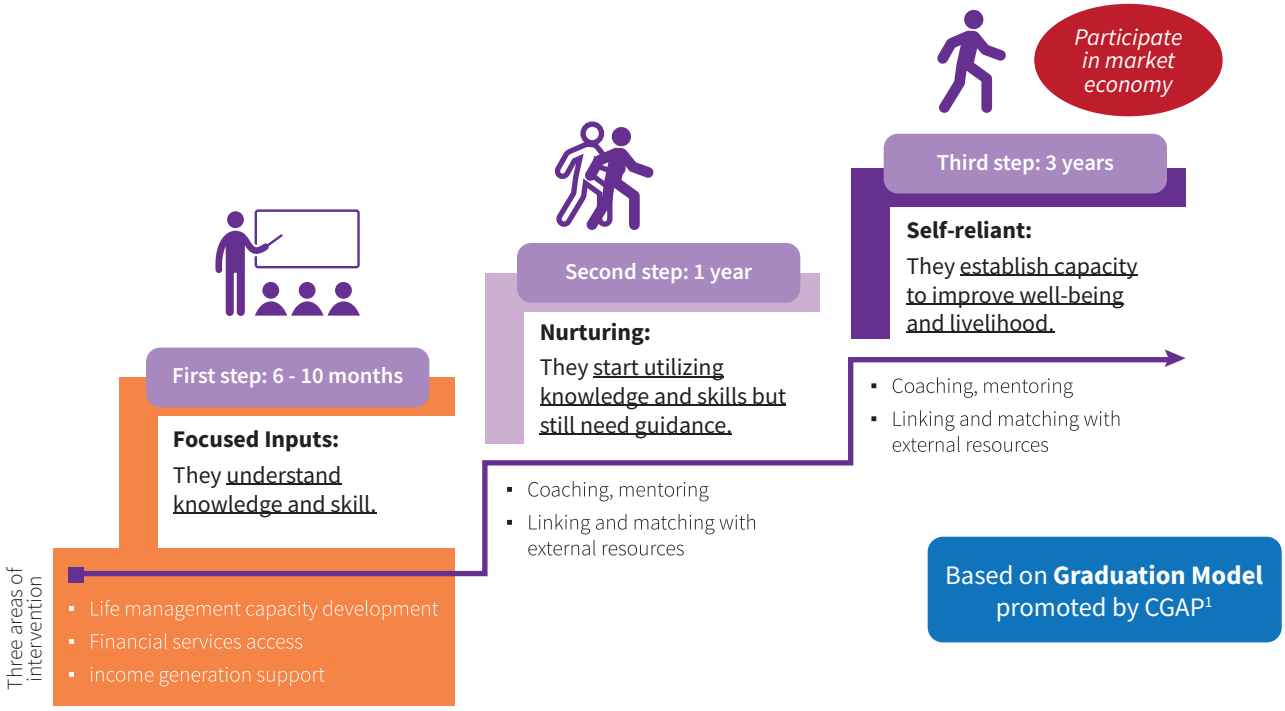


Figure 1: *Three steps towards self-reliance*

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)	→ 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)	→ Have knowledge of basic financial products.
Income generation (IG)	→ 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)	→ 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)	→ Manage a bank account. → Save at financial institutions. → Remit payment via financial institutions.
Income generation (IG)	→ 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)	→ 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)	→ Utilise insurance services to reduce risks. → Utilise a loan for business purposes.
Income generation (IG)	→ 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.**	→ 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.**	→ 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.**	→ To broaden the concept of women and occupation.
Financial access (FA)	4) **To acquire financial capability.**	→ 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.**	→ 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.**	→ To set prices. → To establish relationships with customers. → To keep a business cash book.
	7) **To acquire digital marketing skills.**	→ 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 FHBQs to apply knowledge and skills for daily life

Family Approach

- ☐ Enchancing 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.

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	→ 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	→ 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	→ 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 helps 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.

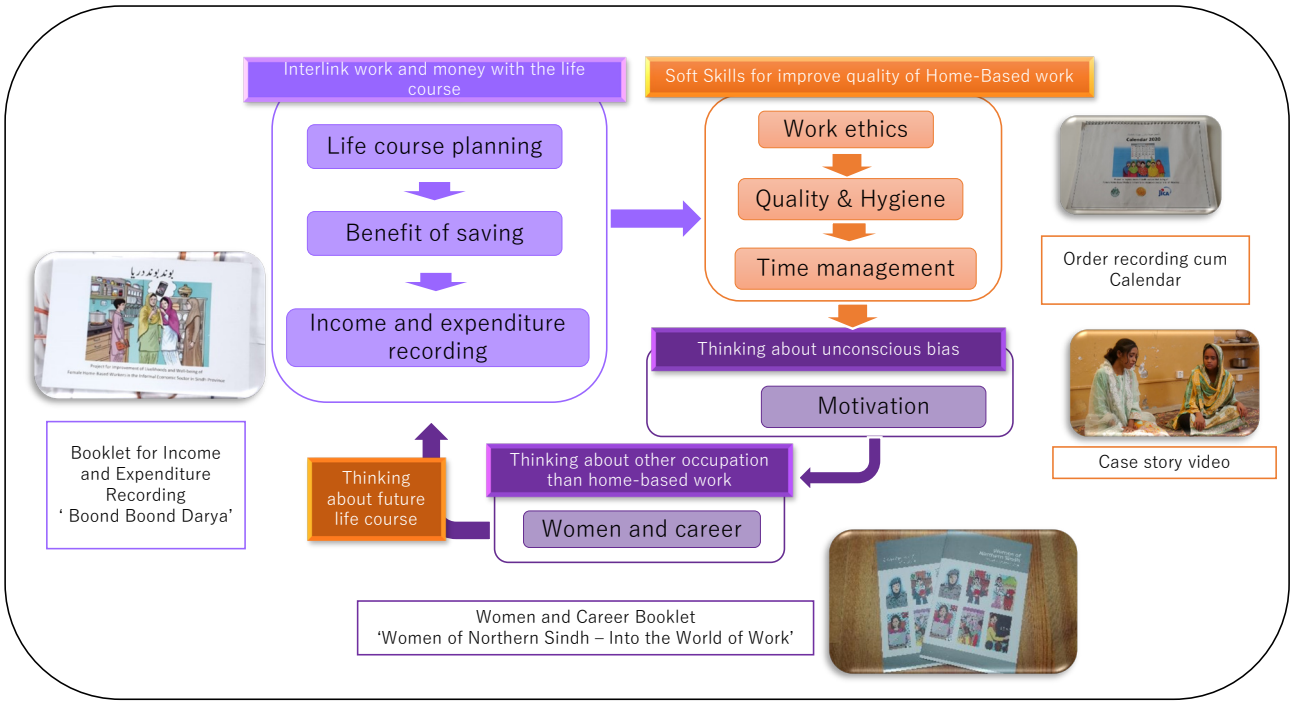
PART II. GUIDE FOR VOCATIONAL INSTITUTE VERSION

1. TOOL CONTENTS

The graduation model (vocational institute 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 life management capacity development (LM) component has eight subjects, categorized into three parts according to three objectives: 1) to plan life and manage income and expenses efficiently from 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 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 life events require financial resources in their lives.
2. Benefits of saving	While reviewing the previous session, set your own savings goals based on life events that require financial resources. Learn the different forms of savings and the strengths and weaknesses of each mode of saving.
3. Income and expenditure recording	Learn the benefits of recording income and expenditure. Experience household budget allocation through a simulation game. Practice your own income and expense records on the "**Boond Boond Darya**" booklet to be distributed.
4. Work ethics	Learn through case stories the importance of dealing with customers and business partners in good faith, which will expand business opportunities.
5. Quality and Hygiene	Know the impact of personal and product hygiene management on product value. Find out points where you can improve hygiene around yourself.
6. Time management	Learn what you need to do to deliver your ordered product on time through case stories and simulation games.
7. Motivation	Consider the unconscious biases that impede women's ability to continue their business or career through case studies.
8. Women and career	Consider the obstacles women face when trying to get a job and learn about women in various professions. Think about what you learned through the session by linking it with the life course plan for yourself or your next generation.

List of materials is shown below:

Table 2: Material 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 Dariya") • Order recording cum Calendar • Video of case stories (*)
2. Benefits of saving		
3. Income and expense recording		
4. Work ethics		
5. Quality and Hygiene		
6. Time management		
7. Motivation		
8. 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. Quality and Hygiene, #6. Time management, #7. Motivation.

Lesson learned: "Considerations for students"

The Light-F project has developed the training modules of the graduation model (vocational institute version) based on experiences of the preceding pilot training in a rural area (Sukkur) and an urban area (Karachi). The vocational institute version was adjusted to consider the characteristics of the target audience who are students at a vocational institute. Students of the pilot training at GVIG Sukkur had characteristics different from other beneficiaries of the past pilot training as follows:

Educational level:

- Higher level of education compared to other beneficiaries in Sukkur and Karachi in that 90% of students completed matric or higher education.
- Higher percentage of those who can speak Urdu (95% among registered students).

Immaturity and inexperience:

- Younger age (at the average age of 23) and more percentage of unmarried (73%).
- No or less home-based business experience, except for helping family members work.

Considering those profiles, the Light-F project team made the following adjustments:

<Life management capacity development (LM)>

Students who had meager incomes or were unmarried and did not manage their own finances were likely to think there was nothing to write in the "Boond Boond Darya" or feel shy and hesitate to do so. The Light-F team encouraged students to fill "Boond Boond Darya" even if it is a small amount of money, like their pocket money, so they could develop a bookkeeping habit. The team suggested that those students fill "Boond Boond Darya" of their household account with their family members. As per teachers' guidance, some students started to help their family members, including mothers and mothers-in-law, fill "Boond Boond Darya" for recording their household income and expenses.

Lesson learned: Students might have comparatively less amount of earnings and feel shy or feel that it is unnecessary to record income and expenses, but we can promote income and expenses record keeping by involving their family members or promoting to fill "Boond Boond Darya" even if it is a small amount of money transaction.

<Income generation support (IG)>

Unlike beneficiaries of the preceding pilot training, students of GVIG Sukkur had no or less experience in operating home-based businesses. The Light-F team assumed it would be difficult for students to envision doing business concretely. The modules of IG, therefore, were added by an introductory subject, "Entrepreneurship," to create a mindset of starting a small business on their own efforts. Students learned about each process of women starting a business and the behavior necessary to cultivate business through this introductory subject, in which the module uses a short story of a woman living Sukkur.

Lesson learned: The training modules of IG for students should start with creating a mindset of being an entrepreneur by using a story of a woman's effort to start a small business in their familiar surroundings.

1.2. Component of the financial access improvement (FA)

By utilizing financial products/services, students will have the opportunity to enhance their businesses and lives. However, they have difficulty accessing information and using financial products and services. They also face psychological barriers in using modern technologies even though they can expand their business opportunities. Financial access improvement (FA) provides an animated video series of financial products and services to increase students' financial capability. The series comprises six short videos illustrating the stories 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.

Table 3: Contents of the video series

Subject	Contents
1. My first smartphone	• Importance of saving for life planning and businesses (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 and 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

A list of materials is provided below. An online game is also available to assess the learners' understanding levels:

Table 4: Material 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		

1.3. Component of income generation support (IG)

Since there is no garment industry in the Sukkur area, there are no employment opportunities for graduates of vocational institutes to use their sewing skills other than teaching them at local institutes or running small businesses. Most students in the vocational institute had no business experience, although some had supported their family members in earning a small amount of money from home-based work. The income generation support (IG) component, therefore, focuses on the capacity development of planning small businesses concretely while encouraging students to understand the necessary mindset for starting and cultivating businesses.

The eight subjects were categorized into two parts: 1) to learn each element for planning a business and integrate all into one business plan (IG Business: #1–7); and 2) to acquire an introductory knowledge of digital marketing (IG Digital Marketing: #8).

Subject contents are as follows:

Table 5: Contents of the eight subjects

	Subject	Contents	
IG Business	1. Entrepreneurship	• To be aware of the mindset necessary for starting a business, they learn about the basic qualities of a successful entrepreneur and the challenges that businesswomen are likely to face in their circumstances.	
	2. Idea generation	• To be competitive, they learn to think of new business ideas using the popular “SCAMPER” framework.	
	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. Cash flow planning	• Learn how to create a financial plan for starting a business with practices.	
	7. 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 framework items by discussing example cases.	
IG Digital Marketing	8. Digital Marketing	How to use a smartphone	Basic knowledge on how to operate a smartphone, including how to make phones call, save contacts, and download Apps.
		Basic App: YouTube	Introduction to YouTube, how to search information and contents they want, necessary for handicraft production.
		Basic App: WhatsApp	Introduction to basic functions, how to send messages and communicate with customers.
		Basic App: Facebook	Instruction to basic functions, how to open own account, post articles, and sell products via Facebook marketplace.

List of materials is shown below:

Table 6: Material for income generation support

Subject	Material	
	For instructor	For session
1. Entrepreneurship	• Instructor guide (English/ Urdu)	• Session presentation (Urdu)
2. Idea generation		
3. Marketing and promotion		
4. Cost and Profit		
5. Pricing		
6. Cash flow planning		
7. Business planning		
8. Digital marketing		

1.4. Supplemental component of IG

(1) Digital Security

Digital devices and spaces are powerful tools to boost women's businesses. However, these methods have drawbacks. Women are more susceptible to online harassment than men. Men frequently discourage women from using digital devices. The Light-F project included a session on digital security for women to equip them with the skills necessary to safely use digital devices without compromising their use. This 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 attacks/ online harassment on your smartphone	• Introduction to social engineering attacks. • Introduction to various protective functions on smartphones and Apps.		
Part 4: Online well-being	• Tips for maintaining peace of mind while utilizing digital devices.		

(2) Market survey

It is effective to add a “market survey” as a supplemental activity to IG training for vocational institute students who do not have business experience and have not been exposed to markets to observe examples of diverse types of products and understand market needs. Before conducting a market survey, it is advisable to teach students to instruct them on the basics of marketing and customer interviews.

Table 8: Contents of the pre-lecture for market survey

Subject	Contents
Basic of marketing	• Key elements of marketing (5P: Product, Price, Place, Promotion, and People)
Customer interview	• How to do customer interviews • Practice note-taking
Cost and Pricing	• Summary of subject #4 (cost and profit) & #5 (pricing) from IG business training

Good Practice: "Market survey"

As part of the IG training, Light-F Project and GVIG Sukkur organized market surveys two times: before and after the IG training sessions. Two-time surveys resulted in different and important effects for students.

The first market survey (before the sessions)

Prior to the IG training sessions, students did not have a concrete business plan with little or no knowledge and confidence in what kind of business they could plan. Therefore, **the first market survey focused on motivating students to learn how to create their own business plans**. In order to motivate students who did not have much exposure to the outside environment, it was important to show them examples of women working for businesses in similar environments. From that perspective, the project team arranged two-day field visits to local NGOs in Khairpur and Sukkur, with which rural women had been developing and marketing their products with additional value to customers.

Voice of a participant

> *"It was a wonderful experience for us. We learned how many hurdles these women face when doing business. We learned that even though these women live in villages and don't have many opportunities to sell their products in the big cities, they are working hard to make their businesses successful by reaching out to NGOs."*

The second market survey (after the sessions)

After the IG training sessions, students finalized their own business plans by receiving coaching from teachers. They had a concrete idea for their business, clarity about their target customers, necessary resources as well as marketing practices that they could do, but also understood challenges they would face, such as securing funding. **The second market survey, therefore, focused on practical learning of business operations in diverse types of markets as well as mentoring support through coordinating with women entrepreneurs in an urban city (Karachi) to further refine their business plans.**

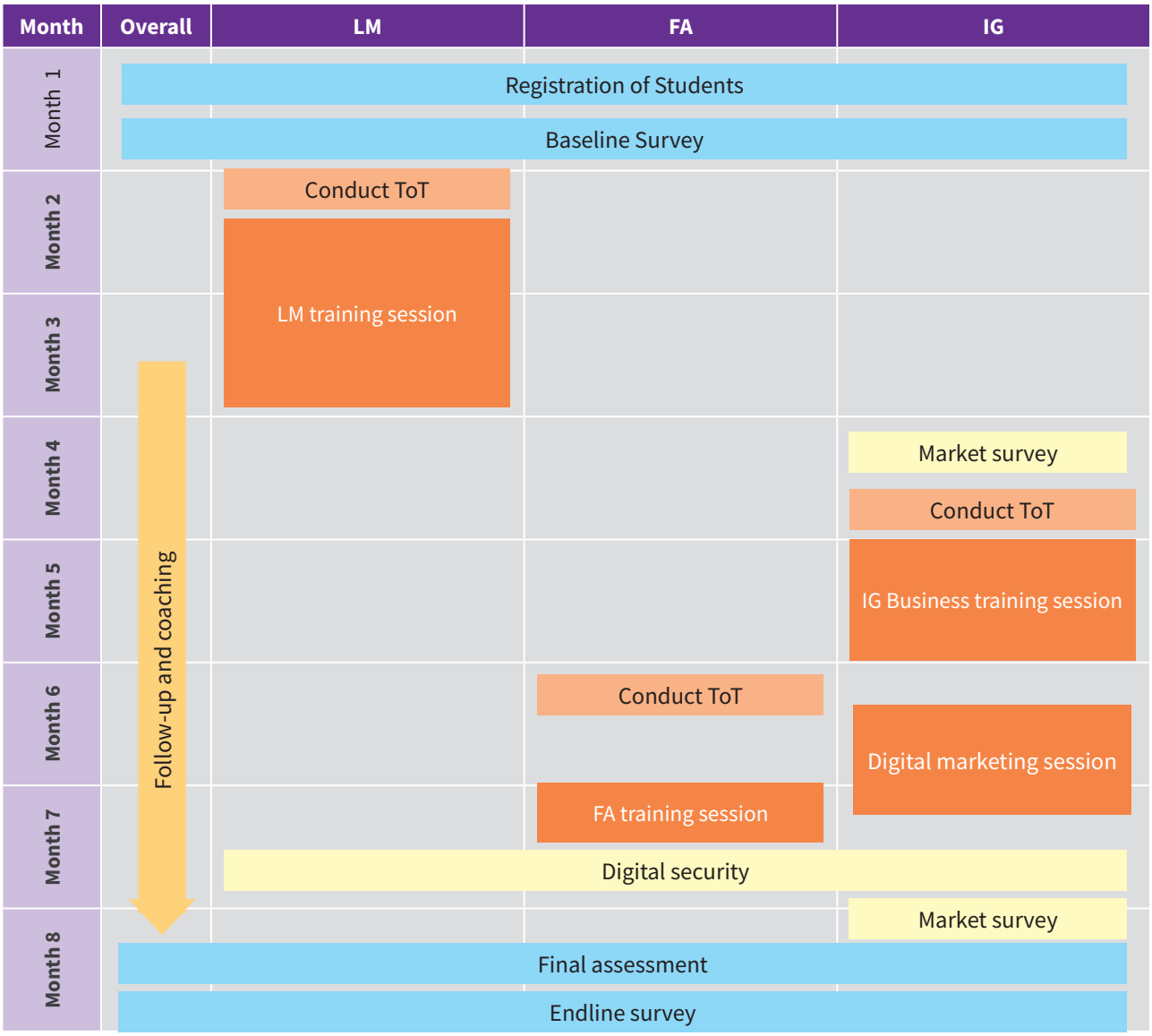
Each of the two market surveys had different objectives and produced different results as follows:

Timing of implementation	Key points of activities	Expected effects
Before IG training sessions:	• Visit leading local NGOs or private enterprises in neighboring areas that collaborate with local women or artisans for value additions.	To raise awareness that "we can do it," and to improve self-efficacy through model learning.
After IG training sessions:	• Visit diverse types of markets, such as those targeting higher income groups, middle-class, a market for local artisans, raw material market as well as social enterprises. • Organize a mentoring session by inviting businesswomen to provide individual consultations for students.	To link learning contents with market situation to further concretize their business plans.

The timing of the market survey, whether before or after the IG training sessions, should be considered to set learning objectives and choose places to visit for effective outcomes.

2. STEPS FOR IMPLEMENTATION

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



2.1. Registration of students

The training activities begin with announcing the training and registration of students at the institutes. Each institute should decide the number of students who can register for training, considering an appropriate class size.

Lesson learned: "Necessity of selection criteria"

In the pilot training at GVIG Sukkur, 63 students registered for the training, out of which 43 students successfully completed all training activities after seven months. The training period was extended due to flood impacts in 2022. The training sessions were smoothly conducted with a size of 25–30 students in one class.

The pilot training at GVIG Sukkur tells us that a selection process should have been added to screen out ineligible students for efficient training management. The selection criteria should be:

- Time commitment
- Permission of family members
- Not to register for other courses in the training period; and
- Eager to learn.

Additionally, class segregation by age and literacy level could enable teachers to facilitate more effectively.

2.2. Baseline survey

Institutes can conduct a survey to collect baseline data, which are then compared with endline data after training activities to evaluate the effectiveness of training activities. Please refer to "the sample survey sheet" for the detailed questionnaires.

<Experience of the pilot training>

In the pilot training at GVIG Sukkur, orientation was provided to the teachers who conducted the survey interviews before starting the baseline survey. The orientation took two hours to check the questionnaires and conduct mock interviews between the teachers. After the orientation, eight teachers spent six days conducting baseline interviews with 69 students. The following points should be noted from the pilot training experience:

- The interviewers explained to the students that the baseline survey was conducted to measure their understanding before the training. In particular, they will learn the business skills aspect through training. Therefore, it did not matter whether they could not answer correctly in the baseline survey.
- Survey supervisors are encouraged to consider the following points on the survey sheet, although they are not included in the sample survey sheet.

- Questions related to business: If they are doing their own business, what kind of business are they interested in, and so on? This would help them understand their business experiences and interests before starting their training.
- Residential area: Residential areas should be included in the survey sheet when students commute to school from different areas. It will help analyze whether residential areas affect their attendance rates by comparing the results of the endline survey.

2.3. Training of Trainers (TOTs)

The following TOTs are planned and conducted for trainers:

	LM	IG Business	IG Digital marketing	FA	Digital Security
Preferred number of days	4 days	3 days	2 days	1 day	2 days

2.4. Training session for students

Training sessions for students are organized as follows:

	LM	IG Business	IG Digital marketing	FA	Digital Security
	8 topics	**7 topics**	**4 contents**	**6 videos**	**4 parts**
Preferred number of days for sessions	8 days	7 days	3 days	3 days	2 days
Preferred frequency of organizing sessions	One session per week				
Estimated duration per session	1-2 hours	2 hours	2 hours	1 hour	2 hours

One session can be organized once per week, considering the regular classes of students, but continuous follow-up is essential, especially for income and expense record keeping (LM).

Tips for training sessions

Rehearsal Rehearsing among teachers before each session allows them to refine their understanding of the material and practice explaining it in a way that is easy for students to understand.	**Material** Although the material is in the form of PowerPoint slides, it is recommended to print a handout in advance and distribute it to each student to facilitate their review and recap.	**Mic & Speaker** If the class environment is noisy due to air conditioning or other factors, the teacher's voice may not reach students. If possible, a microphone or speakers should be used.
Support teacher When conducting a session, it is recommended to have two or more teachers working together, preferably with one teacher providing the main facilitation and the other teachers following up with students who may be slow to understand due to language or other barriers.	**Group discussion** The training modules use group discussions for students to participate and exchange ideas and opinions. Discussions with other students allow them to deepen their understanding and realize new perspectives.	**Practical and local examples** Training modules use many examples of familiar events or environments in stories, case examples, and role plays. It can facilitate student learning while having fun by relating learning subjects to their lives.

Teachers' voice

<Practical and local examples>

"The best thing about these modules was the case stories. The story of "Ayesha," which was used for LM sessions, made students interested in subjects and helped them understand the contents."
(Ms. Aneela, Principal GVIG Sukkur)

"Ayesha was presented as a role model, which increases the interest of students."
(Ms. Uzma)

"In the Light-F project, we learned what we learn from our experiences in normal life. The Light-F Project was completely different from our regular class. We taught contents through stories that are not done in our normal vocational routine classes."
(Ms. Humera)

<Group discussion>

"Students' feedback and responses were given importance in every session. During the discussions in the sessions, the students learned a lot from the experiences of each other and teachers. Student overcame many difficulties through having support of other participants at discussions."

"The discussions in the sessions enhanced confidence among students. They came to describe their experiences that they had not talked to

anyone. Now they can freely express their views."
(Ms. Aneela, Principal GVIG Sukkur)

"Through group activities, students' hidden abilities were revealed, and they developed an interest in reading and understanding."
(Ms. Humera)

Good Practice: "Importance of rehearsals"

In the pilot training at GVIG Sukkur, teachers had a rehearsal meeting among their team members every time before a training session was delivered to students. Seven teachers were assigned to each training theme, and the teacher in charge led the rehearsal by reviewing the training materials and the instructional guide and partially demonstrating training contents to the other teachers. Teachers shared feedback to confirm terminologies and explanation methods. Some teachers did not feel confident to lecture even after receiving the TOTs, but they were able to conduct the training sessions with a full understanding of the contents and maintain the quality of the training by following the rehearsal process.

Teachers' voice

"Rehearsal helps teachers better understand the training content and reduce confusion. Teachers can prepare for questions that will be asked in the classroom. It becomes easy for teachers to respond on time. Self-confidence is generated. Rehearsals are required before each session."

(Ms. Aneela, Principal GVIG Sukkur)

"Rehearsal is a valuable tool for teachers to improve their instructional delivery, engage students, build confidence, and manage their time effectively. Other institutions should follow the same procedure."

(Ms. Mehr un Nisa)

"Rehearsal is important. Rehearsal makes it easier to session. Rehearsal reduces the scope of errors and builds confidence. The rehearsal should be in every institution."

(Ms. Najma)

Good Practice: "Importance of follow-up for 'Boond Boond Darya'"

In the pilot training at GVIG Sukkur, seven teachers followed up with around 50 students to regularly check if they recorded "Boond Boond Darya"—income and expense record book without misunderstanding. Teachers were assigned to different students to oversee the regular follow-up. Teachers continued follow-up even during summer vacations by communicating with students by phone.

Teachers' voice

"Experience of follow-up was very good. Confidence was born in the students. Students began to start savings. Before the training, there was no concept of saving. After we followed up with students, they got an idea of the necessary and unnecessary expenses and made it easier for students to achieve their saving goals. In the beginning, students had written their goals completely away from reality. For example, students had set their goals higher than their income, but through daily follow-up, they realized the gap in achieving their target. In this way, many students have achieved their saving goals."

(Ms. Humera)

"Students adopted a habit of record keeping because of regular follow-up. In the beginning, it seemed difficult for students to keep record every day. Students did not even disclose their income and expenditures. In addition, their saving goals were also unrealistic. However, after two or three months of regular follow-up, they got used to record keeping, which made it easier for them to balance their expenses and income and reduce unnecessary expenses, and they built habits of savings. They also made realistic life goals. All these changes were because of regular follow-ups. Follow-up should continue."

(Ms. Aneela, Principal GVIG Sukkur)

2.5. Follow-up and coaching

Follow-ups and coaching can enhance students' learning progress. It is crucial and effective for students to not only absorb information but also apply it in their daily lives. Among all training topics, follow-up and coaching should concentrate on subjects requiring careful assistance, such as income and expense record keeping (LM) and business planning (IG).

2.6. Final assessment

The final assessment can be conducted after completing all training sessions to evaluate the level of understanding. The sample assessment format is available on the Light-F Toolkit website.

2.7. Endline survey

When institutes conduct the baseline survey before starting the training activities, they should also conduct an endline survey to collect endline data for comparison with baseline data so that they can see how students changed after the training activities.

<Experience of the pilot training>

The endline survey of the pilot training at GVIG Sukkur revealed the following notable changes among students:

- **Saving**: Almost all students created their own saving plan as well as they were saving with specific objectives, such as business start-up/expansion and education.
- **Writing records of income and expenditure**: Before the pilot training, a few students wrote their income and expenditure. After the training, almost all students started writing such records regularly.
- **Business skills**: The average number of acquired business skills increased from 4.8 at the baseline survey to 14.8 at the endline survey.
- **Business plan development**: Although most of the students had no business experience, about 80% of them developed their own business plans based on their learning during the pilot activities.

3. IMPLEMENTATION CONDITIONS AND STRUCTURE

3.1. Target Group

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

3.2. Personnel

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

Table 9: List of personnel necessary to implement the graduation model (vocational institute version)

Title of Personnel	Responsibility
Principal	• Manage and supervise the overall operation
Coordinator in charge	• Plan the whole schedule of the program • Coordinate among the teachers • Lead extracurricular activities • Supervise follow-up and coaching
Teachers	• Conduct training sessions • Provide follow-up and coaching

3.3. Teaching materials equipment

Each session requires the following equipment:

Item	Quantity
Projector	1
Laptop computer	1
Speaker	1
Flipchart	1

Markers	A few boxes

For digital marketing and security sessions, the participants should use their own smartphones. If they do not have phones, the school can prepare five smartphones for the 25 participants for their practice.

3.4. Training venue

The training venue should be indoors and have access to electricity, because the session requires a projector.

3.5. Cost

The necessary cost depends on the resources available to the implementing organization, and the size and level of the target beneficiaries, among others. Below are examples of the Light-F pilot conducted in Sukkur. (Price information was based on the cases of the Light-F project implemented from 2022 to 2023).

Necessary cost items	• Personnel salary • Venue for TOT and training session • Stationaries and materials for TOT and training session • Printing cost for distribution materials (Option) • Transportation cost for personnel and beneficiaries

<Reference information>

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

Printing cost for distribution to 25 participants (in the case of the 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 (Option)	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 (vocational institute version):

Type of inquiry	Contact
TOT resource person	Sindh Technical Education & Vocational Training Authority (STEVTA). Government Vocational Institute for Girls (STEVTA) Manager Career Counseling & Placement Center (STEVTA) Address: Minara Road Sukkur. Email: cdc_sukkur@yahoo.com/ gvigminararoad.sukkur@gmail.com Contact:- 071-5622793/ 03009315394
Material	Toolkits platform: https://light-f.jimdofree.com/
Operational Guidance	WDD help desk: info.women@sindh.gov.pk

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

LIGHT-F