






According to official estimates, the **flashfloods of 2010** had direct effects on up to 20 million people, in terms of the destruction of life, property and infrastructure. Entire communities were plunged into destitution, with little knowledge of how to rebuild their livelihoods. The most vulnerable affectees included the ultra-poor; widowed and divorced women; and persons with disabilities. From May to June 2011, the Pakistan Poverty Alleviation Fund launched a project to support these particularly vulnerable target groups with the support of the Citi Foundation. This was part of the phase of economic rehabilitation following the immediate relief offered to internally displaced people, and had the important dimension of decreasing dependence on aid.

ECI Pvt Ltd was engaged by the partner organization SAFWCO to provide enterprise development, skill training and asset transfer services for **110 selected flood affectees** in Hyderabad and Thatta. A total of 67 male and 43 female flood affectees were selected by SAFWCO from 24 villages, as per the given criteria. The rationale was that while a lack of assets is one driver of persistent poverty, a simple asset transfer is ineffective unless accompanied by the knowledge of how to maintain and enhance productivity, and identify an opportunity for continuous income generation.

8 Day Enterprise Development and Asset Transfer Project		
		
5-Day Enterprise Development Training	2-Day Skill/ Technical Training	1-Day Asset Transfer

Out of the 110 participants, 97 were non-literate and so special care had to be taken to make the material accessible to the participants, and engage them in the training through participatory methodologies. Special technical experts were engaged to provide practical training on goat rearing and fattening, in order to manage livestock as productive assets.

The greatest challenge was to create a sense of initiative in those who had come to rely on external aid. The stories from the field are inspiring because they show how perspectives can shift even in a short period of time, and how the objectives of the training were achieved in terms of:

- Clarity on basic business concepts, entrepreneurial mind-set, and their importance for poverty alleviation
- Identification of business opportunities, assessment of feasibility and formation of a business plan;
- Identification of backward and forward linkages for the selected business;
- Clarity on different technical and operational aspects of the business and effective asset management



Stories from the Field

I was just sleeping at home and waiting for funds, because since the last 11 months I had been depending on funds provided by different NGOs and government organizations. When I came to know that some NGOs were going to help us again, I thought "Oh, good! Once again I will spend some good days without hunger."

It was with these thoughts that I reached Hyderabad. I already knew that 1 or 2 goats would be given to every poor person present there. However, after reaching Hyderabad, I found out that we were to be given training. To be very honest I was not prepared to take this, because my family was waiting for the goats and I was also excited about going to my village as soon as possible. But when I started to learn so many things about business, rules and regulations, and honesty, a change started to come into my thinking. Finally, I came to realise that I am not a poor person, it was only my perspective that was wrong. The truth is that I am actually a rich man because God has given me all my faculties – I have eyes, limbs, a mind and a will. Today, on the last day I must say that poverty is nothing but a state of the mind.

– **Suleman**

The flood took everything from us, not only assets but also happiness, joys, laughter and willpower. I was so angry, wondering why God did this to us. Why not to rich people? My anger increased day by day. My father has passed away and I am the only source of income. I earn 1 thousand rupees and sometimes less than 1 thousand rupees in a month. This is not enough to run a home.

Before coming into this training I never thought that I could do any business, especially starting out with a few thousand rupees. During this training, I came to know that a person's will power should never be lost. I also came to know about micro business not only verbally but also practically, as I did it during this training. By doing this micro business exercise, I came to know many aspects of business including time management, customer needs, and quality control. Now I am so happy that my anger is diffused and I don't think that next time I will need any help. Inshallah, within a few years I will change my income status and now I want to become a good citizen on my own merit.

– **Meer Hassan**

We live in a small village and have always sent our children for labor so that they could earn money. But now I will tell my son to educate his children. Also, before this training I always thought that in order for a woman to do a business it is important that she has a male counterpart to help her out, but this training has proved my thought wrong.

– **Fatimah**

