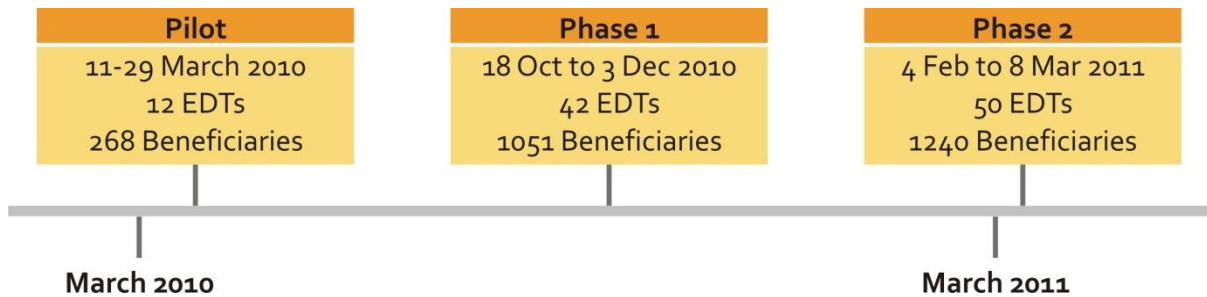




The **Benazir Income Support Program (BISP) Waseela-e-Haq** scheme was formulated with the mission of "Breaking the vicious cycle of poverty through micro loans". Through this, female beneficiaries from the most marginalized segment of society are selected through a computerized prize-draw, to receive a loan of up to Rs. 300,000 for setting up an enterprise. The challenge here was to ensure that the funds were indeed directed towards livelihood creation and raising of the standard of living.



To meet this challenge, the Pakistan Poverty Alleviation Fund (PPAF) approached ECI to develop a program that would inspire the beneficiaries to engage in economic activities. Following the initial pilot, a **10-day Enterprise Development Training** program was developed by ECI and PPAF – with six days dedicated to business training and four days focusing on skill enhancement. Recognizing the value of the program and the organizational outreach achieved through its network of Associate Trainers, ECI was then given the task of living up to its motto of finding ways to do things "**faster, better, cheaper**". The program was then extended on a massive scale in two further phases, with a total of 104 EDTs covering **2547** beneficiaries across Pakistan.



Keeping in mind the constraints associated with non-literacy and language barriers, the material has been designed to impart learning through group work, hands-on activities, pictures, stories and role-plays. For many, the workshop involve many firsts in terms of commuting to an urban centre; staying in a hotel; interacting with people from the opposite sex; or participating in a program for adult learning that is both knowledge-intensive and fun. As the workshops are rolled out, individuals with aptitude are identified to participate in the ECI **Learn & Earn** program for capacity development as trainers. Since they are familiar with the local culture and languages, they are best able to connect and communicate with the participants.

Through the efforts of the dedicated staff of the BISP and PPAF Partner Organizations, a **systematic process** has evolved vis a vis invitations and logistics which was implemented almost seamlessly in the most recent phase. This support has ensured the success of the workshops conducted in eighteen training hubs across Pakistan, which were easily accessible to nominees from remote areas.



The benefits of the training program have been observed in terms of a change in the mindset of the participants, who committed to investing the BISP funds in developing a source of livelihood for themselves. As proof of this commitment, the participants have generated **individual business plans** on the basis of market research and feasibility, which have been submitted to the PPAF and BISP.

## From the Training Hall

- *If this training had come 15 years before today in my life, I guarantee that I would have been a great businessman by now.*  
- **Zafar Iqbal (EDT 06, Multan)**
- *I had planned to spend this money on the marriage ceremony of my daughter, but now I have learnt enough to do my own business.*  
- **Abdul Aziz, right hand disabled (EDT 01, Bahawalpur)**
- *I was with males for the first time in this training and did not have confidence to talk with them. After this training, I have developed the confidence to interact with males.*  
- **Sumera (EDT 19, Faisalabad)**
- *I am very pleased to learn signature and use of calculator. I could not sleep the whole night because of happiness!*  
- **Nasira Parveen (EDT 1, Bahawalpur)**
- *After attending this training programme I can now do business with Rs.3/- as I have learnt the business cycle.*  
- **Aziz Ahmed (EDT 25, Karachi)**
- *The livestock business has been in my family since my forefathers, but during the Ustad Shagird activity I learnt that I was doing business using orthodox methods and my income was less than my Ustad. Now I will adopt the new methods.*  
- **Yar Muhammad (EDT 28, Sanghar)**
- *I have passed 35 years of my life without learning to read and write. Today I can proudly claim that this is the first time I have held a pen. This would not have been possible without this training.*  
- **Anwar Bibi (EDT 41, Multan)**
- *My husband is disabled and I am the only income generator of my family. I make 'Samosas' at home and then my sons sell them in the market. Before this training I had no information about input costs or budgeting. I will now calculate my input cost and try to maximize my profit.*  
- **Fatal Khatoon (EDT 08, Hyderabad)**

