Livelihood Enhancement Program

Introduction

Livelihood Enhancement Program was initiated in 1998 focusing on the development of communities through income generation opportunities, skills enhancement and overall improvement in livelihood of underprivileged. This program has quite extensive activities divided in two components i.e. on-farm and off-farm.

Livelihood Enhancement (On Farm)

On farm livelihood component promotes natural resource management, work for food security and income generation for the underprivileged communities. On farm activities enhance the livelihood of people through agricultural interventions, provision of livestock, poultry & fish farming, transfer of assets, promotion of horticulture and social forestry. The program also provides capacity building trainings to the beneficiaries.

Best Practice Service Models

Model-1

Small Agri-farms

The small agri farm model is designed for income generation and promotion of Non Genetically Modified (NGM) seeds/fruits. Small agriculture farms are developed for promotion of NGM seeds, fruits, vegetables and other cash crops for income generation. These farms are developed through farmer groups with the technical support of concerned government departments. All crops are cultivated as per defined agriculture standards. Farmers’ capacity is built through field activities and trainings for better land management, increased agricultural output and marketing. Capital cost is provided by HANDS for cultivation and profit is distributed among the farmer groups on equal sharing.

Objectives:
The objectives of this model are to:
- Organize farmers’ groups.
- Promote NGM seeds.
- Build capacity of small farmers.
Livelihood Enhancement Program

- Increase production of vegetables, fruits, wheat, sunflower, cotton and rice.
- Develop marketing strategy for sale of products.

Methodology:
- Well-being ranking and poverty scoring in target population
- Selection of beneficiaries through assessment form
- Finalization of beneficiaries with recommendation of Community Based Organization (CBO)
- Development of Livelihood Investment Plan (LIP)
- Large community meeting
- Formation of farmer groups
- Formation of purchasing committee
- Opening of CBO bank account/funds provided directly through HANDS
- Transfer of grant
- Purchase and provision of agri-input (fertilizer, seeds and pesticides)
- Maintenance of financial record in cash book
- Monitoring and supervision

Achievements:
Through this model support has been provided for development of 460 small agri-farms in the preceding years.

Model-2

Agri-Input

In this model the individual farmers are supported through provision of agri-inputs for cultivation according to the needs of the farmer. This support is provided to the poor small landholders, tenants, share-croppers (men/women) and female headed farming households to improve their agricultural production, food security and income generation. Support is provided to small land owners who have one or two acres of land.

Objectives:
The objectives of this model are to:
- Support small landholders/needy farmers for crop cultivation through provision of agri-input.
- Enhance crop productivity and thus income of farmers.
- Better management of agricultural resources.
- Improve quality of crops.

Methodology:
- Well-being ranking and poverty scoring in target population
- Selection of beneficiaries through assessment form
- Finalization of beneficiaries with recommendation of Community Based Organization (CBO)
- Development of Livelihood Investment Plan (LIP)
- Large community meeting
- Formation of farmer groups
- Formation of purchasing committee
- Opening of CBO bank account/funds directly provided through HANDS
- Transfer of grant
- Purchase and provision of agri-input (fertilizer, seeds and pesticides) by CBO against individual needs of farmers.
- Maintenance of financial record in cash book
- Recovery of capital amount from the farmers
- Monitoring and supervision

Achievements:
So far 20,148 small landowners have been benefited through this model.

Model-3

Agri-Kit for farmers

Agricultural tool kits are provided to those farmers and small landholders who need support for agricultural activities or who have lost their farming tools and other essential items during any disaster. These tool kits are designed in consultation with local farmers. A standard tool kit may include 02 hand hoes (khurpa), 02 sickles (daranti), 01 spade/shovel (belcha), 01 digger (kudal), 02 rake (kasala) and 01 axe (kulhari). Other items may include livestock water containers, feeding-boxes etc. These supports enable small landholders/poor farmers to effectively undertake their day-to-day agricultural work (weeding, hoeing, watering, managing kitchen gardens etc.).
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Objectives:
The objectives of this model are to:
- Provide cultivation tools to the farmers and thus improve their productivity and income.
- Produce better yield of timely crop.
- Enhance capacity of the farmers.

Methodology:
- Well-being ranking and poverty scoring
- Selection of beneficiaries through assessment form
- Finalization of beneficiaries
- Development of Livelihood Investment Plan
- Large community meeting
- Recommendation by CBO
- Opening of CBO bank account / funds directly provided through HANDS
- Handing over of agri- Kit through CBO.
- Receiving of agri- tools by the farmer.

Achievements:
HANDS has so far provided Agri Kits to 935 farmers in its interventions areas through this model.

Model-4

Provision of Livestock (Goats)
Rearing of livestock is the largest socioeconomic activity in rural areas adding status and prestige to the owners and making major contribution to their diet as well. Livestock refers to cattle, buffaloes, sheep, goats and poultry in Pakistan. Livestock activity is responsible for about half of the Gross Domestic Product (GDP). Almost all rural households have one or more of these animals. Livestock is a source of food (milk and meat) and cash returns to buy food and other household items. Goats are a very valuable resource of income for vulnerable and poor households, particularly during crisis.

Objectives:
The objectives of this model are to:
- Promote livestock rearing for income generation at household level.
- Increase milk and meat production for income generation of individuals.
- Vaccinate livestock to decrease the prevalence and incidence of diseases.
- To develop small livestock farms for income generation and food security.

Methodology:
- Well-being ranking and poverty scoring of target population
- Selection of beneficiaries through assessment form
- Finalization of beneficiaries with recommendation of Community Based Organization (CBO)
- Development of Livelihood Investment Plan (LIP)
- Large community meeting
- Formation of farmer groups
- Formation purchasing committee
- Opening of CBO bank account/funds directly provided through HANDS
- Recommendation of beneficiaries by CBO
- Development of distribution plan
- Distribution of tokens through software
- Receiving signature from beneficiaries
- Monitoring and supervision

Achievements:
Till now 3,084 men & women have been benefited through provision of Livestock for income generation.

Model-5

Provision of Poultry Package
In this model, a package is provided to female members of the household who are involved in poultry business. Poultry is procured from local markets and vaccinated prior to distribution in the target communities to minimize the risk of bird flu outbreaks. Each beneficiary household is provided with 12 poultry birds (10 hens and 2 cocks) and 50 kg feed. This is expected to contribute towards food security and income generation for the beneficiaries by selling chickens and eggs in the local markets. Livelihood program provides feed and poultry vaccination to decrease the ratio of diseases and feed. Capacity building of the beneficiary is taken care of for the better management of maximum output from this support.
Livelihood Enhancement Program

View of poultry farm

Objectives:
The objectives of this model are to:
- Promote poultry rearing for income generation at household level with special focus on women.
- Develop marketing strategy for sales.
- Vaccinate poultry to decrease prevalence and incidence of diseases.
- Develop small poultry farms at household level for income generation and food security.

Methodology:
- Well-being ranking and poverty scoring of target population
- Selection of beneficiaries through assessment form
- Development of livelihood Investment Plan
- Large community meetings
- Recommendation by CBO
- Development of distribution plan
- Distribution of tokens
- Receipt from beneficiaries
- Monitoring and supervision of the process

Achievements:
There have been 5,439 beneficiaries of poultry package where they were provided with birds & feed for income generation.

Small Poultry Hatchery
This model focuses on establishment of small poultry hatcheries or backyard poultry rearing. Small poultry hatchery unit is capable of hatching 50-100 eggs. The beneficiary is able to use and sell the hatched chickens in the neighborhoods. Livelihood Enhancement (on farm) has planned to establish a poultry hatchery unit at district level which is capable of hatching 10,000-15,000 eggs. The hatched chickens are distributed to poor women of the families in target area to use as food security and income generation. The beneficiaries are able to use and sell the grown up chickens in the nearby market. This mechanism involves training of beneficiaries, distribution of 10 chickens to each household for rearing, a poultry cage and one time supply of poultry feed to each family.

Kitchen Gardening
The model of kitchen gardening not only provides fresh vegetables and fruits for the families but could also generate income from the sale of kitchen garden products. This model can be practically applied in most of the rural households and is cost effective for rural communities. In this model HANDS provides support in the form of seeds, fertilizers and training of beneficiaries for gardening.

Objectives:
The objectives are to:
- Enable families especially women to grow vegetables for dietary/nutritional requirement as well as income generation.
- Provide technical facilitation to beneficiaries for kitchen gardening.
- Facilitate with seeds and equipments etc. for better output from the garden.
- Train women of target area regarding effective growing of vegetables in the kitchen garden.

Methodology:
- Well-being ranking and poverty scoring of target area
- Selection of beneficiaries through assessment form
- Development of Livelihood Investment Plan
- Large community meetings
- Recommendation by CBO
- Orientation of beneficiaries on kitchen gardening
- Preparation of land for kitchen gardening
- Handover/distribute input to the beneficiaries
- Capacity building of beneficiaries for gardening and marketing
- Monitoring and supervision of process

Achievements:
In the preceding years 3,999 community members benefited through the kitchen gardening model of LEP program
Livelihood Enhancement Program

Objectives:
The objectives of this model are to:
- Promote poultry business at household level.
- Enhance income generation opportunities for rural women.
- Build capacity of women in home based business.
- Empower women through income generation opportunities.
- Provide access to chicken meat/eggs.
- Develop supply chain between market and beneficiaries.

Methodology:
- Well-being ranking and poverty scoring of target area
- Selection of beneficiaries through assessment form
- Development of Livelihood Investment Plan (LIP)
- Recommendation by CBO
- Capacity building of women in hatchery business
- Provision of incubator to beneficiaries along with all necessary items
- Establishment of supply chain between market and beneficiaries

Achievements:
About 45 small poultry hatcheries are in the process of establishment under this model.

Community Nurseries

The model of Community Nursery refers to social forestry. The aim is to maintain and improve ecological balance through forestation and contribute towards increasing environmental awareness along with income generation and employment. These nurseries are focused on fruits, vegetables, wood for fuel and plants for gardening. The aim of social forestry is to provide high quality seeds, plants to small and marginal farmers to increase agricultural productivity and farm earnings.

The enterprise uses a variety of activities to increase awareness about the necessity of planting trees and to increase the number and variety of trees for timber, fuel and fruit, not only to meet the basic needs but also to restore the ecological balance.

Objectives:
The objectives of this model are to:
- Develop habit for home nursery.
- Provide plantation of fruits and vegetables.

- Provide income generation opportunities from nursery.
- Improve environment.

Methodology:
- Development of Livelihood Investment Plan
- Community meeting
- Formation/strengthening of Community Based Organization (CBO)
- Orientation to CBO and community on Community Nursery
- Funds transfer in CBO account on the requisition of District Office
- Preparation of land for cultivation and initiation of plantation
- Sale of plants/seeds as per local requirement and managed by CBO
- Develop liaison with lines department
- Maintenance of MIS by CBO
- Monitoring and supervision by the program in the finalization of inputs and awareness generation on the effective utilization of the inputs

Achievements:
12 community nurseries have been established under Community Nurseries model.

Model-9

Cash for Work and Food for Work

This model focuses on restoration of damaged/affected on far, and off farm infrastructure schemes, including irrigation channels, water courses, livestock/water ponds, feeder roads, pedestrian trails, culverts, flood protection bunds etc. Repair/restorement of infrastructure is agreed with the local community and with the relevant

Food for work activity
government departments. Several criteria are required to be met before the restoration of infrastructure e.g. the infrastructure in question must be of value and use to the whole of target community, or to a large proportion of the population. Wages paid/food distributed on weekly basis, for an average work of 12 to 15 days, based on the personal attendance sheet of each beneficiary.

Proposed Activities:
- **Household level:**
  Latrines, water tanks, kitchen gardening, shop repair, agricultural land rehabilitation, field terracing, soil stabilization to protect houses, livestock shades etc.
- **Group level:**
  Activities meant for various interest groups in the community e.g. sanitation, drinking water, water courses, foot track etc.
- **Community Level:**
  Activities which benefit the community at large such as repair of roads, water supply schemes, repair of schools and health centers, link road, water harvesting infrastructure, protection of degraded land as disaster mitigation measures etc.

Objectives:
The objectives of this model are to:
- Secure food for those who have lost grain stocks and are unable to cultivate seasonal crop due to lack of financial assistance.
- Support female headed families and households headed by orphans (under 18), without sufficient income source or (extended) family support.
- Facilitate households that include family members with chronic diseases and serious medical conditions, physically or mentally disabled members without any sources/adequate sources of income.

Methodology:
- Large community meeting
- Selection of beneficiaries through assessment form
- Formation of activity groups
- Signing of ToR with groups and handing over of attendance sheet
- Inspection of complete schemes as per specification
- Distribution of tokens
- Arrangement distribution point for food/cash distribution
- Distribution of food with receipt from beneficiary
- Monitoring and supervision

Achievements:
There have been 109,573 beneficiaries of this model who were benefited through the model of cash for work and food for work.

Model-10

Social Mobilization for Micro Finance

In this model Livelihood Enhancement program provides micro finance services to the communities in the form of groups. This is done with bank assistance to enhance capacity of group members by enabling them to identify, select, implement and manage their income generation activities. It is one of the best practices of social mobilization/group organization for poor community groups in accordance with bank policies.

![Establishment of a shop under micro finance](image)

Objectives:
The objectives of this model are to:
- Provide micro-finance assistance to potential members of the community.
- Strengthen the solidarity and cohesiveness of prospective borrowers and mobilize them in to viable groups through the process of social awareness.
- Enhance capacity of group members by enabling them to identify, select, implement and manage their income generation activities smoothly.
- Provide basic literacy and record keeping training to group coordinator.
- Motivate the groups for mandatory loan insurance.

Credit Policy Criteria:
The criteria includes credit intervention through group lending, personal guarantee, CNIC, Age 18 to 58, group size 3-12, minimum 2 years experience in
Livelihood Enhancement Program

Business, one person from one household, at least 2 years village residency, 29% service charges, Rs. 5000 to Rs. 15000 1st cycle, mandatory loan insurance & Rs. 500 process fees per loan and opening of bank account in Khushali Bank Limited.

Methodology:
Micro-credit lending methodology includes following:

1-Group Formation:
Situation analysis, first contact, service introduction, prepare list of prospective clients, cash flow meeting, Community Management Skill Training (CMST), credit appraisal, credit disbursement.

2-Group Management:
Routine meeting on monthly basis, record keeping, proper loan utilization, comprehensive knowledge about bank policy, assurance of timely recovery, direct link of the group with the bank for further loans.

Loan Categories:
Agricultural Development Loan - Livestock Development Loan - Working Capital Loan

Achievements:
Till now 52,453 community members have been benefited through this microfinance model.

Model-11

Interest Free Loan Scheme (IFLs)

HANDS launched the Qarz-e-Hasana Scheme on May 2014; it is based on the principles of transparency and merit. The scheme is being implemented in three districts; the loan is without any markup. HANDS has established loan centers in its districts offices at Thatta, Badin and Lasbella. Project is operating from 1st Nov. 2014 from existing HANDS DOs at Thatta, Badin and Lasbella.

Objectives.
- Make Interest Free Loans (IFL) available to men, women and youth from poor, vulnerable and marginalized households, not yet tapped by the microfinance sector, so that they may engage in productive economic activities that will improve their lives and allow them to positively contribute to the economy.
- Establish and/or strengthen Urban and Rural Branches, and/or Union Council based Community Loan Centers, capable of assessing, distributing and recovering Interest Free Loans to those households on a Poverty Score Card of 0-40.
- Support female participation and inclusion in economic activities, by disbursing at least 50% of the loans to women and persons with different abilities.
- Encourage behavioral change by demanding loan beneficiaries to ensure specific health and education practices.
- Enhance the entrepreneurial competencies amongst loan beneficiaries by extending services as a PLUS dimension of the Scheme, e.g. enterprise training and counseling, market linkages, financial literacy and numeracy training.

Methodology:
- Formation of Karobar Rehnumai Markaz (KRM) at DOs.
- Conduction of FGD at Union council level and fill out UC detailed for awareness raising campaign and meetings with different stakeholders and local institutions at local level.
- Ensure registration of potential borrowers at village level
- Receive loan applications from potential borrower with computerized CNICs and picture.
- Conduction of PSC with short listed borrowers according to selection criteria.
- Conduction of Social appraisal & Economic appraisal.
- Group of 5 to 6 borrowers will be developing for disbursement.
- 2 Guarantees required for each loan cases (one can be group member)
- Development of Business plans
- Pronote / Halaf Nama will be signed by borrower
- Verification and recommendation from loan committees
- Disbursement of loan amount through beneficiaries cheques
- Recovery of loan.
- Post verification on ground/field level.

Achievements:

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<th>Description</th>
<th>Male</th>
<th>Female</th>
<th>Total</th>
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<td>No of Branches /Loan centers established in 3 districts</td>
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<td>-</td>
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<td>No of Applications received</td>
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<td>No of loans disbursed</td>
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Model-12
Integrated Society for Action & Learning Initiative (MISALI)

HANDS have vast experience in implementation of integrated community development projects and have developed many model villages. Now HANDS with the collaboration of philanthropist funding, initiated MISALI projects in 13 districts and 03 provinces of Pakistan, Sindh, Punjab and Balochistan and target areas of this project are 78 villages of districts Matiari, Saheed Banizeerabad, Karachi Rural, Karachi Urban, Tando Muhammad Khan, Tando Allah Yar, Sanghar, Thatta, Jacobabad, Jamshoro, Umerkot, Muzaffargarh and Jaffarabad.

All Indicators related to MDGs and SDGs are focused and HANDS MISALI team works to achieve these indicators for the sustainable development.

We are intending to make these villages as Model Villages with the proper facilities of health coverage, suitable and sustainable infrastructure, equipped with water and drain facilities, education, livelihood, gender and social mobilization. Social mobilization play vital role in project area and for project sustainability as well. Because through social mobilization communities are mobilized to work as per the project objectives to make it successful not only for the executing organization but for themselves as well.

HANDS MISALI project will be focused on SDGs and will achieve all the indicators for sustainable development goals and improve the livelihood conditions of the people. This is the integrated project including Social Mobilization, Disaster, Livelihood, CPI, WASH, Health, Nutrition, Education, Gender and Environment.

Objectives of HANDS-MISALI project
- To develop and prosperous communities by providing income generation opportunities for all at all level to end poverty, hunger and food security issues for the sustainable economic growth.
- To promote healthy lives & well beings of target communities at all ages and levels through improving access to health services, primary health care etc.

Livelihood Enhancement Program

- To ensure equitable quality education with specific focus on girls enrollment in education.
- To provide improved, resilient living structural environment through provision of facilities related to water, sanitation, housing and infrastructures.
- To ensure gender equity and equality in all program activities at all levels to eliminate gender discrimination.

Methodology:
- Well-being ranking and poverty scoring of target population
- Selection of beneficiaries through assessment form
- Finalization of beneficiaries with recommendation of Community Based Organization (CBO)
- Large community meeting
- Formation of groups
- Formation purchasing committee
- Opening of CBO bank account/individual account or funds transfer to beneficiaries through cheques
- Recommendation of beneficiaries by CBO
- Development of distribution plan
- Distribution of tokens through software
- Receiving signature from beneficiaries
- Monitoring and supervision

Achievements:
- CBOs formed and strengthened 78
- VDPs developed 78
- No of LHV's trained 11
- No of MARVIs trained 78
- Distributions of wheelchairs
- No. Of ALC teacher trained 78
- No. of EC teachers trained 68
- Educational materials & adult literacy material distributed in 78 villages
- MARVI kits provided in 78 villages
- Vaccination conducted
- Kitchen gardening material provided in 78 villages
- Tree plants provided in 78 villages
- Awareness session on Drugs, FP, HIV/AIDS, Hepatitis, Malaria, TB, importance of girl's education, enrolment campaign
- Sessions conducted on Gender & 16 days Activism Gender base violence, CNICs, Biform
- Livelihood, CPIs, school renovation, school constructions, school coloring, installation of Hand pumps, constructions of Latrines, renovation of Shelters activities are in process.
Livelihood Enhancement Program

Best Practice Training Models

Model-13

Capacity Building Trainings

Livelihood Enhancement program conducts trainings for communities on need and demand basis. Before initiation of any intervention, trainings are conducted in respective sector. Different training needs are assessed before or during any intervention and trainings are imparted as per requirement. The capacity Building package of Livelihood Enhancement On-Farm program includes trainings on agriculture development, livestock management, poultry management, Nationwide Financial Literacy Program (NFLP) and orientation workshop (CMST).

Objective:
The objectives of this training model are to:
- Build the capacity of the communities/groups/CBOs.
- Enhance quality and quantity of product.
- Improve income generation opportunities through capacity building (knowledge and skills).
- Reduce poverty through capacity building and increased income generation.

Methodology:
- Training need assessment
- Develop training material
- Selection of trainee as per criteria
- Resolution/recommendation of CBO members
- Selection and training of trainers
- Conduction of training
- Certificate distribution

Training Contents:
- Agriculture development:
  - Land management
  - Water management
  - Seasonal calendar of cash crops
  - Cash crops and food crops
  - Marketing
- Livestock management
  - Rearing
  - Feed/fodder
  - Diseases and vaccination
  - Marketing
- Poultry management
  - Rearing
  - Feed/fodder
  - Diseases and vaccination
  - Marketing
- Nationwide Financial Literacy Program
  - Saving
  - Business development concepts
  - Business cost estimation
  - Financial management
  - Investment

Training Duration:
02 days training on each category.

Achievements:
69,663 trainings have been conducted so far on different topics by Livelihood Enhancement (on-farm) program and 39,821 community members have been trained in different trainings.

Livelihood Enhancement (Off-Farm)

Livelihood (off farm) promotes economic empowerment with special focus on women. The objective is to make financially self-reliant, skilled and socially secure society. The program focuses on provision of skill training and establishment of community based enterprises. Through these services, the program facilitates the needy and poor communities for uplifting their socioeconomic status. Most of the best practice models of livelihood program are service as well as training based. Following are the HANDS Livelihood Enhancement (Off farm) program best practice models of service and training.

Best Practice Service Models

Model-1

Enterprise Development / Entrepreneurship
This model aims at providing income generation activities for socioeconomic stability of underprivileged people in target population.

Objectives:
The objectives of Enterprise Development /
Livelihood Enhancement Program

Entrepreneurship model are to:
- Improve socioeconomic conditions of under privileged communities.
- Ensure provision of self employment opportunities through skill enhancement trainings.
- Establish small enterprises.
- Transfer assets and / or distribute grant.

Methodology:
- Conduction of FGDs (Focus Group Discussions) and wellbeing ranking in target population.
- Poverty scoring of household and selection of beneficiaries
- Development of Livelihood Investment Plan (LIP)
- Transfer of assets along with appropriate training (Enterprise Development and Product Development) of the selected beneficiaries.
- Linkages of beneficiaries with local government, commercial market, Hunarmand Markaz and non government organization.
- Formation of Common Interest Group (CIG)
- Orientation to local Community Based Organization (CBO)
- The income generation thus starts and linkages of beneficiaries developed with local market, local government, Hunarmand Markaz or NGOs for display and sale of products.

Achievements:
Until now 6,376 men & women have been benefited from this model.

Model-2

Sughar Program

This best practice service model is developed to promote local trades as well as to create income generation activities for women in the communities.

Objectives:
The objectives of Sughar (local skilled women) model are to:
- Provide self employment opportunities through skill enhancement trainings.
- Facilitate system of supplies and marketing liaisons.
- Establish link with HANDS display centre.

Methodology:
- Trainees (Sughars) identified and selected from the target village along with identification of local trainer for trainings.
- Conduction of training at village level or at Hunarmand Training Centre (HTC).
- Sughars provided with sample and required material for making of the products.
- HANDS technical staff visits the villages to keep check on work quality of Sughars. In case of any modification in quality, Sughars are responsible to make changes/alter the product as per agreed design, quality, time and ToR.
- CBO is responsible to keep close coordination with Sughars to ensure quality and timely delivery of order.
- The Sughar is linked with local market/display centre for supplies and sale of their products.
- The Sughars' products include cut work, ladies dresses, local embroidery, caps and file folders.

Achievements:
So far 3,134 Sughars have been trained through this Program in different traits for income generation.
Livelihood Enhancement Program

Model-3

Hunarmand Markaz (Display Centre)

This best practice model of the program is introduced to provide a centre for the display of marketing products. The centre not only provides opportunity for local craftsmen to display their products for marketing but also provide opportunity to local businessmen to avail these products.

Objectives:
The objectives of this model are to:
- Promote local handicraft for income generation.
- Display products made by local artisans/craftsmen for sale/purchase.
- Create liaison for marketing of products of local artisans.

Methodology:
The process of establishing Hunarmand Markaz (HM) includes:
- selection of appropriate place for HM and hiring of staff. The staff is appropriately and adequately trained in all technical aspects of running the HM.
- Local artisans and crafts identified and sample crafts obtained for display along with exploration of market for their sale.
- Orientation to local CBO and skilled person.
- Identification of market for products, order placement with the artisan and imparting relevant training or facilitation if required.
- A ToR IS signed with Hunarmand and this is based on 80:20 ratio i.e. 80% of money from sale of the product is kept by the artisan and 20% by the HM which is utilized for its ongoing expenditures and sustainability.
- Inspection of sample products produced / manufactured.
- After inspection of products, orders are placed in bulk to Hunarmand (artisan).
- Products are displayed at HM for sale and purchase.
- The HM is utilized not only for display and marketing of products but also for monitoring the quality of the products, exploration of innovative designs/ideas to improve the quality and further promotion of products. The staff of HM is also responsible for creating liaisons not only in local market but other stakeholders as well for promotion of products.
- CBO is responsible to keep close coordination with Hunarmand (artisan) to ensure quality and timely delivery of order.

Achievements:
08 Hunarmand Markaz(s) have been established and are operational throughout Pakistan. These include one each at Head Office, Karachi Rural, Badin, Matiari (Hala), Sukkur, Thatta, Jamshoro (Sehwan) and Jacobabad.

Model-4

Knit Garment Unit

The knit garment model aims at providing income generation opportunities from garment production. Garment production has quite vast scope for the income generation especially for underprivileged communities.

Objectives:
The objectives of this model are to:
- Train local communities in knit garment.
- Provide income generation opportunities.

Methodology:
2. Employment of workers on daily wages or permanent basis.
3. Development of samples.
4. Confirmation of order from market.
5. Purchase of raw material
6. Production process (fabrication, cutting, stitching, finishing, press and packing and packaging).
7. Delivery of order.

Achievements:
A knit garment unit was established at Memon Goth for knit garment production by local community members. Until now 68,249 garments have been produced through this centre.

Model-5

Village based Entrepreneurs Centre

The model of village based entrepreneur is designed to provide skill enhancement and income generation opportunities to community women at village level.

Objectives:
The objectives of this model are to:
- Create model centres for women empowerment through income generation activities.
- Establish village based entrepreneur centre with
Livelihood Enhancement Program

Methodology:
- Need Assessment
- Identification of trades
- Identification and selection of beneficiaries
- Orientation to CBO and community regarding intervention
- Training of entrepreneur
- Selection of venue provided by CBO
- Agreement with CBO
- Purchase of assets
- Establishment of village based Entrepreneur Centre
- Supervision and monitoring
- Linkages/liaison with local market
- Development of Management Information System

Achievements:
Currently 22 village based centers are operational in different villages of Sindh.

Best Practice Training Models

Model-6
Hunarmand Training Centre (HTC)

Livelihood (Off-Farm) program offers 3 month diploma courses for men and women, including machine embroidery, cutting and stitching, over-lock, flat-lock and single-stitch. Some other courses include textile machine operator, domestic electrician, mobile phone repairing, motor winding, UPS maintenance, pattern making and cutting, TV repair and maintenance, carpenter, beautician course and computer hardware and software training.

Objectives:
The objectives of this model are to:
- Provide a platform for underprivileged/marginalized rural community members to uplift their socioeconomic status.
- Conduct trainings (diploma courses) for skill enhancement.
- Develop networking/liaison with different factories and institutions for the employment of trainees of HTC.

Methodology:
- Resource identification by organization and development of implementation and financial plan
- Identification and selection of venue
- Identification and selection of master trainers and hiring of staff
- Purchase of appropriate machines/equipment for centre
- Advertisement and interview for identification and selection of trainees
- Pre-test of trainees
- Initiation of courses according to need and design of trainings
- Monitoring supervision of training/trainees/trainers
- Examination and post-test
- Certificate distribution

Achievements:
Overall 03 HTCs have been established in Matiari, Memon Goth and Ibrahim Hyderi and until now 7,802 men and women have received trainings and diplomas in various courses.
Livelihood Enhancement Program

Model-7

Enterprise Development Training (EDT)

Livelihood Enhancement Program (Off-Farm) conducts Enterprise Development Training for entrepreneurs for the smooth running of the enterprise. The training courses are offered for 02 and 06 days.

Objectives:
The objectives of this model are to:
- Assist participants in setting up and running their micro-enterprises.
- Enable participants to identify business ideas for their enterprising businesses, and learn to help their own clients when needed.
- Encourage participants for generating business ideas for themselves.
- Inform participants in managing their savings and loan operations.

Contents:
- Definition of business
- Type of business
- Case studies
- Selection of business
- Product cost, profit and expenditure
- Identification of skills and proficiency
- Micro screening
- Investment and marketing
- Record keeping

Methodology:
The combination of methods includes interactive lectures, role plays, group discussions, pictorial handouts, review technique, brain storming, case studies, practical exercises, exposure visits and group work making the training course distinctive.

Achievements:
So far 8,017 community members have been trained through 266 trainings.

Case Studies

Small Efforts Make Changes

LEP Intervention: Poultry
Place: Rehri Karachi

Background:
Pan Para is located in UC Rehri of Karachi. It is a small village on the Coastal Belt of Sindh. Main source of income of the villagers is fishing. Majority of the population of the village is Sindhi speaking. Locals are very poor and surviving hand to mouth. Pan Para is also one of the most deprived area of Karachi rural. Life is very tough in Pan Para and people have to work very hard for their survival.

Abdullah, a beneficiary is now able to sell eggs
Livelihood Enhancement Program

Description:
Pan Para is selected as one of the MISALI village by HANDS. MISALI villages are those which are being supported by HANDS in the field of Health, Education and Livelihood. There are ten MISALI villages in Karachi which are being supported by HANDS. In every MISALI village HANDS has selected five villagers and each villager was given 20 hens and 04 cocks. Purpose of the idea was to provide nutrition to the family of the beneficiary. In Pan Para Chacha Abdullah was selected as beneficiary along with four others. Chacha Abdullah was given 20 Hens and 04 Cocks four months ago. He took care of them and now hens are laying eggs. Chacha Abdullah is utilizing these eggs in his family and also selling them for Rs. 15 per egg. HANDS provided some assets to Chacha Abdullah and he has taken care of the assets very well; now the goal of both HANDS and Chacha Abdullah has been successfully achieved.

Lesson Learned:
Lesson learned from this story is that nothing goes waste everything is productive, the thing needed is patience. When chicks were given to Chacha Abdullah he took care of them and kept patient and now is enjoying the fruit of his patience.

Conclusion:
This story is concluded as one of the successful stories of the HANDS livelihood Program. HANDS should continue with it so that positive change could be brought in the lives of people like Chacha Abdullah.

Nothing Goes Waste

Earning of Livelihood by following some profession is better than living on charity

Background:
Pan Para is located in UC Rehri of Karachi. It is a small village on the Coastal Belt of Sindh. Main source of income of the villagers is fishing. Majority of the population of the village is Sindhi speaking. Community of the village is very poor and almost surviving hand to mouth. Pan Para is also one of the most underdeveloped and deprived area of the Karachi and facing many difficulties like other rural areas. Life is very tough in Pan Para and people have to work very hard for their survival.

Description:
This case study is of Masi Sughra. Masi Sughra was selected as the livelihood beneficiary in HANDS MISALI project. Two goats were purchased for her and were handed over to beneficiary about 6 months ago. She took good care of both goats and now one of them has delivered two kids. Masi Sughra is feeling very happy and is expecting more offspring from other one. She has plan to sell milk of her goat and earn some money. She also has a plan to sell some of the goats when they become more in numbers. Masi Sughra really took very good care of goats and now she is enjoying its fruit. Hopefully she will also take good care of recently born kids.

Lesson Learned:
Lesson learned from this story is that if any one takes good care of his/her assets then he/she will definitely become successful. As it is proved in this case study that Masi Sughra has taken good care of her goats and now today she is enjoying fruit of her hard work and care.

Conclusion:
This story is concluded as one of the successful stories of the HANDS mobilization process. Because without the mobilization process & livelihood support it was not possible to achieve the desired result. HANDS should keep its mobilization process continue so that positive change could be brought in the lives of people like Masi Sughra.

Masi Sughra with her goat