

# IMV-CLF

*Ittehad Model Village, Community Livelihood Fund Project*

## **Project Completion Report**



*(July 2013-Dec 2014)*



**Implemented By:** *Farmers Development Organization*  
**Funded By:** *Pakistan Poverty Alleviation Fund*



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## ACRONYMS

CO	Community Organization
VO	Village Organization
CIG	Common Interest Group
CG	Community Group
LEP	Livelihood Enhancement and Protection
PSC	Poverty Score Card
LIP	Livelihood Investment Plan
BDP	Business Development Plan
FDO	Farmers Development Organization
PPAF	Pakistan Poverty Alleviation Fund
EF	Engro Foundation
UC	Union Council
CGN	Children Global Network
MOU	Memorandum of Understanding

## **Executive Summary:**

Farmers Development Organization (FDO) was established in 1996 as a non-profit and non-governmental public interest organization. It was registered in May, 1998 with Social Welfare Department under "Voluntary Social Welfare Agencies, Registration & Control Ordinance 1961."

Sustainable Livelihood Enhancement & Diversification (SLED) is one of the optimum thematic areas Farmers Development Organization (FDO) engages all its resources in order to devise and implement the pragmatic and effective implementation strategies to bring about a visible change in the lives of its community. Over the past decades, FDO has carried out several projects to strengthen the ultra-poor communities and to uplift the living standards of the most vulnerable and the disadvantaged by incorporating market demand driven trainings and asset transfer project activities. Such interventions have not only proven in a way to open new horizons but also paved ways for the disadvantaged to take advantage by grabbing opportunities which were never in access to these vulnerable communities. Ittehad Model Village Community Livelihood Fund (IMV-CLF) project is amongst those successful projects line where FDO works tirelessly to promote transparency and new avenues in order to increase income generation possibilities of its project beneficiaries. FDO successfully completed in collaboration with Pakistan Poverty Alleviation Fund (LEED Group) PPAF. Throughout the project 600 persons both male and female were benefitted as the beneficiary of the project. 160 trainings were organized that included capacity building, financial management, technical ,vocational, dress making, artificial insemination of livestock, embroidery and adda work so on and so forth. 40 businesses were incubated and expanded through loans under community livelihood fund component. These businesses include sectors of Agriculture, Livestock and Trading that mainly focus on increased income generation motives of the community. Formation of the CIG remains the corner stone where likeminded beneficiaries who got same enterprises work together as an enterprise in order to gain profit margin by selling their products in the markets.

**Table: Basic Data**

<b>Name of the Project</b>		<b>Ittehad Model Village, Community Livelihood Fund Project</b>
<b>Authorities responsible for:</b>		
	<b>i. Sponsoring By</b>	World Bank
	<b>ii. Executing By</b>	Pakistan Poverty Alleviation Fund, Islamabad
	<b>iii. Implementing By</b>	i. Farmers Development Organization ii. Ittehad Village Organization
<b>Time required for Completion (in months)</b>		18 Months (July – 2013 to Dec - 2014)

**The Project:**

The Community Livelihood Fund “CLF” Project was implemented in one village named Ittehad Model Village of Union Council Ehsan Pur, Tehsil Kot Addu District Muzaffargarh. The project was mutual initiative of Farmers Development Organization and Pakistan Poverty Alleviation Fund which was sponsored by World Bank.

Government of Pakistan allotted 20 acres of land to Engro Foundation in Rakh Ehsanpur, Muzaffargarh for the construction of a new village for flood affected population under the Punjab Model Village Program. FDO in collaboration with PPAF & Engro Foundation completed a project to build a model village of 166 Households. Govt. department provided a list of 577 households who were living on government land inside the “Bait Area” in union council Bait Qaim Wala. The community was much deprived and FDO team formed six COs in nine hamlets of Village Bait Loomar Wala, Union Council Bait Qaim Wala. Total 166 families were relocated at Ittehad Model Village from Union Council Bait Qaim wala and following projects were executed for the rehabilitation of deprived community:



- Livelihood Enhancement and Protection Project was implemented with collaboration of PPAF and Engro Foundation in which 166 households were trained in several technical and skill trainings and supported with productive assets.
- Social mobilization project was implemented to sensitize the community about their social and civic rights and to have their participation in all type of activities being done there.
- A project of community physical infrastructure was implemented in which roads of Model Village were fully paved.
- In Education component, Government primary school was renovated and teachers were appointed there due to increased strength of children in the school.
- Basic Health Unit was also renovated and furniture, machinery and equipment were provided

there to treat the patients in better and improved way.

Due to the relocation of community, the restoration of livelihood means of the community was challenging in very less amount. All the households were supported up to Rs.25000 under Livelihood component which can't assure the sustainability of all the business incubations of the project. To make it sustainable and productive, Community Livelihood Fund project was initiated. Ittehad Village Organization was the registered organization which was managing all the operations of the model village and had the saving amount of Rs.9 lac. Farmers Development Organization provided Rs.8 lac as grant to Ittehad Village Organization in collaboration with Pakistan Poverty Alleviation Fund. Ittehad Village Organization had to use this amount as community livelihood fund for the improvement and expansion of businesses.

### **Project Objectives:**

The Sustainable livelihood in rural area was aimed to alleviate poverty in one village of Union Council Ehsan Pur in one district of Punjab. Rural areas of Punjab are by definition; poverty stricken with very low levels of per capita income and living standards and the non-availability of economic/enterprise opportunities. Limited access to markets, inputs and services due to poor infrastructure also hampered economic initiatives in this area. Other factors included the non-availability of electricity (or here available, up to 18 hours of load shedding) which negatively affected the economic means of income generation.

However development activities in rural areas have shown to be successful where the beneficiaries have been involved in the developing, designing and implementation activities. The local government ordinance in the early 2000s provided the basic institutional structures that allowed elected locals at grassroots levels in rural areas to manage, run and oversee development activities. This meant poverty focused projects yielding high levels of growth and positive results are now possible. This could be achieved only through the support of activities, selected and managed by the beneficiaries themselves, which enhanced the productivity of resources, improved the quality of life for the area's population, and improved access to markets through better rural infrastructure.

On the initiative of the Pakistan Poverty Alleviation Fund, the Sustainable livelihood in rural area program was launched in July 2013. The World Bank was the Donor Agency with Pakistan Poverty Alleviation Fund for Farmers Development organization the executing agency. The project was to be implemented over a span of One year and Six Months. The Farmers Development Organization (FDO) was contracted with Pakistan Poverty Alleviation Fund to implement the project in one village of one Union Council of Tehsil kot Addu, District Muzaffargarh as implementing partner. Activities the FDO was tasked to implement mainly focused on interventions that increase household incomes through community based and/or group based small scale enterprises.

The objective laid out at the start of the project was to reduce poverty in the rural area of Ittehad Model Village, Union Council Ehsan Pur through improved governance and livelihood opportunities. More specific details were as follows.

- To improve the social and economic status through improved and more efficient productive enterprises.
- To reduce the poverty through targeted community based interventions under Community Livelihood Fund project.

- To improve the Skill levels through vocational trainings, specially targeting unemployed men & women.

The project was initiated because of the non-availability of economic opportunities in the rural areas causing increase in poverty, crime and hunger. Keeping this in mind, the overall aim of the project was to bring some form of economic stability for the people of rural areas and provide them with some income generation methods like small scale enterprises, livestock and agriculture through disbursement of community livelihood fund.

### **Following were the Project Activities:**

Objectives of the project were achieved through the following major activities which were further divided into small activities for effective work:

1. Developing the Livelihood Investment Plans
2. Livelihood Trainings
  - 2.1. Skill Trainings
    - 2.1.1. Training on Stitching, Embellished Work and Adda Work
    - 2.1.2. Training on Computer Literacy
    - 2.1.3. Training on Artificial Insemination
  - 2.2. CIG strengthening and capacity building Trainings
  - 2.3. CIG Financial Management Trainings
3. Linkages Building of CIGs
4. Disbursement of CLF

### **1. Development of Livelihood Investment Plans:**

Livelihood Investment Plans of 176 selected household beneficiaries were prepared through assessment and verification through community's assets, income and expenditures along with resources available and required to fulfill their dreams. According to their needs, recommendations were also given from FDO LEP team for trainings and for Community Livelihood Fund Disbursement to improve their sustainable livelihoods. FDO team went door to door to prepare L.I.Ps of all those beneficiaries to guide and motivate them for the early improvement and expansion in their livelihoods. Participation of females in L.I.Ps was also preferred which were widows, divorced, and separated or due to any reason dependent upon others.

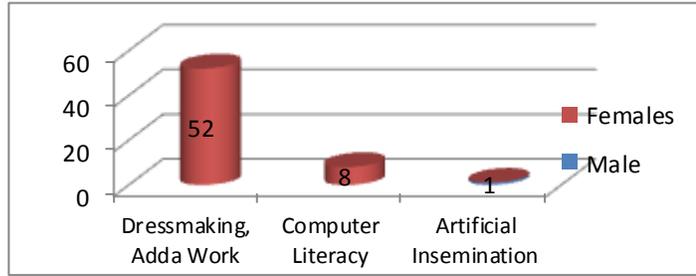
### **2. Livelihood Trainings:**

Livelihood Trainings were the major components of the project which definitely plays vital role to improve the economic condition of a household. During the Community Livelihood Fund following trainings were organized for the community which enhanced the skill and management of targeted beneficiaries and ultimately impact on their lives.

- Skill Trainings
- Training on CIG Capacity Building
- Training on Financial Management of CIGs

**2.1. Skill Trainings:**

The vocational & skill training around the world is viewed critically important for economic development in general and poverty elevation in particular. In view of economics, skill training is always considered not an expense but an investment in human capital. Because it focuses on equipping the people with skills they lack to perform up to the level what the society demands from them. It is no longer possible to achieve higher levels of productivity, competitiveness and quality with an approach of limited and confined training. Skill enhancement of the target group/poor was one of the priority components of FDO’s Livelihood Program. It realized that the relevant skills help poor, women and disadvantaged to find alternative income source through use of their skills and utilizing the locally available resources. Under this project, skill training program for targeted vicinity had arranged including Dressmaking Skill Training & Training on Artificial Insemination.



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**2.1.1. Training on Advance stitching, Embellished Work, Adda Work and employability:**

03 Months “Training on Advance Level Stitching, Embellished Work and Adda Work was organized in which 52 females trained. This training is the major component of “Community Livelihood Fund” project implemented in Ittehad Model Village, Union Council Ehsan Pur, Tehsil Kot Addu, District Muzaffargarh. The purpose of the project is to contribute towards eradicating extreme poverty and hunger by enhancing the capacity of the communities to improve their livelihood.

The objectives of the training are:

- To develop the capacity of women regarding designing new products by integrating the skill mix they already have.
- Develop the products which have greater appeal for the market.

In training detail training module were prepared. Training program for selected candidates was delivered.

**a. Advance Stitching:**

In three month’s training, “Advance Stitching” was the first component which was conducted at Ittehad Model Village which was supported by FDO and Funded by PPAF under the project of Community Livelihood Fund.

In this component, 25 females were trained. Farmers Development Organization and Ittehad Village Organization provide the machinery and equipment with mutual contribution so that after the training the training center could be sustainable and further females from surrounding of Ittehad Model Village would be able to learn these skills from the skill training center.



### Scope of Skill Training on Garments Stitching

Dress Making/boutique/Clothes is a category of textile garments that includes the garments specifically to be worn in the routine environment and on special events. In the local market, the term garments/dress includes a broad range of categories like routine clothing, fashion clothing and uniforms etc. In the current scenario, females specially focus to learn the skill of dress making but they couldn't get modern skill so that they can earn more to run their households.

Scope of dress making skill training and business isn't hidden from any one now a days. If a person gets the said skill and start his/her business or get employability, on building his/her linkages in local or national market he/she earn a handsome amount as income to run his/her household.

#### **b. Embellished Work & Adda work training:**

Embellished Work and Adda Work was the second component in the Skill Trainings. FDO rendered its LEP interventions in collaboration with PPAF in one village of one union council Ehsan Pur of tehsil Kot Addu, Muzaffargarh District. Resulting of Training Need Assessment (TNA), the village was identified for establishing Mobile Vocational Training Center for Hand Embroidery Skills and Machine Embroidery.

27 females of this group were very much excited to learn all skills which are more important for them. Firstly, Trainer starts to introduce the students that what is handmade embroidery, its importance, types and scope of handmade embroidery now a day? After that he told them that practically installation of Adda frame. It was more important that all these points knew by students. After that, Master Trainer of adda work introduces with all students that what What is Arri Work (Instrument) and its application in Hand Embroidery Work? All the students are very happy about this centre, because they felt encouraging.



Our basic objective is that Local Hired Trainer has the professional expertise in hand embroidery skill and has its own running set up. She is also enriching in making embroidery on Lehnga and wedding dresses.

In three months, Trainer started to introduce with all students that how to Install of Lehnga Adda Frame, Lehnga Printing work on Adda Frame, Needle exercise on Lehnga Adda Frame, Arri Work (Instrument) on Lehnga Adda Frame, Beads Work & Exercise on Lehnga Adda Frame, Chain Work & Exercise on Lehnga Adda Frame, Installation of Fraak Adda Frame, Printing Work on Fraak Adda Frame, Needle work on Fraak Adda Frame, Arri Work (Instrument) exercises on Fraak Adda Frame, Beads work on Fraak Adda Frame, chain Work on Fraak Adda Frame.

All the students were very happy about this centre, because they felt encouraging. Our basic objective is that Local Hired Trainer has the professional expertise in hand embroidery skill. She is also enriching in making embroidery on Lehnga (wedding Dress), embroidery and wedding dresses.

#### **2.1.2. Training on Computer Literacy:**

Scope and application of technology in global trends derived the priority to focus on the influence of Computer Training. People, who do not adopt the use of new technologies, find it difficult to new era of technology. The repercussions of Computer Application are essential for the progress in developing

countries. Society has multidimensional positive aspects depending upon information and its utilization. Development is brought by the technology which has huge impact in our lives, will continue till new breakthroughs provide entirely new ways of living. Knowledge or Skill of Computer technology has foundation for the growth of any nation in emerging trends and drives it to adopt such measures to deal with issues such as infrastructure, technical human resources, free government, and matters related to capacity building.

### **Objectives of Training:**

- To improve education in rural and urban communities through establishing and equipping of Computer education centers in government school.
- To promote Computer Center in government school specializing in the use of information technology to support education of girls with relevant local content and for intellectual development.
- To improve skills of the students and to increase computer literacy ratio in the area.
- To provide adequate education to these girls to make them good citizens and have a better future through computer vocational training.
- To bring a positive change not only in the lives of girls but in the society as a whole.

In the history of the said community (relocated from Union Council Bait Qaim Wala to Ittehad Model Village) there was no trend to educate their girls even girl's education was considered bad. Also, literacy ratio in men was very low which may be 3% to 5% only. Farmers Development Organization Linked the Ittehad Village Organization with another organization named Children Global Network (CGN) which had a project on providing education up to metric in only two year for only those students who left their education after primary. CGN established center in Ittehad Model Village where 10 female students of Ittehad Model Village completed their matriculation in year 2014. To provide adequate education to these girls to make them good citizens and have a better future through computer vocational training the need was identified for the said training which ultimately brought a positive change not only in the lives of girls but in the society as a whole. The participants after educated in this training ultimately transfer their skills and knowledge in their families and children which impact to increase the computer literacy ratio in the area. On having computer skills the participants are able to work on E-Village, jobs information and also can serve the other community members in different technological ways.



Following contents were covered during the three months training on computer literacy:

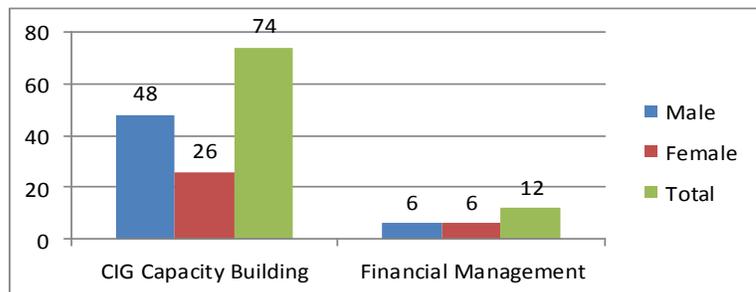
- Introduction to computers
- Microsoft Word
- Microsoft Excel
- Microsoft Power point
- Microsoft Inpage
- Typing Speed
- Installation

**2.1.3. Training on Artificial Insemination:**

Farmers Development Organization linked one beneficiary from Ittehad Model Village with Engro Foundation which was implementing the project in Union Council Ehsan pur and its surroundings on Artificial Insemination. Engro Foundation Announced the skill training on Artificial Insemination. The criteria for the training were minimum matriculation with local residential and must be worked with livestock farming. Also it was announced that Rs.200 will be given to the trainee as honorarium. This was mandatory that beneficiary will bring his own semen’s sylender. He realized that this training can be the first milestone in his journey towards a happy and prosperous life for his family as this had not so much expensive tools. He is keen to keep up with FDO for realization of his dreams. The beneficiary easily met the criteria, so he took loan of Rs.20000 from the Village Organization and purchased semen’s cylinder and joined the training. Now he has learnt enough and practicing the skill with veterinary doctor.

**2.2. Common Interest Groups Strengthening and Capacity Building:**

FDO team initiated the strengthening and capacity building of 6 intensive C.I.Gs ranking in ultra-poor and vulnerable poor containing 6 to twelve members in each group having same interest in their businesses and gathered for the combined problem resolution and for the expansion of their small businesses. These groups were formed with the participatory approach and each group capacitated to represent their group amongst the community and other stakeholders. During the training, the techniques were given to all the participants for expanding their businesses, how they can make their business sustainable, how they can get benefits with combined businesses and what are their strengths, weaknesses, opportunities and threats and how they can tackle them combine. Also the future plan of each CIG was developed during the capacity building training.



In training there were make some principals to maintain the discipline and also told them the purpose of this training.

- Trainer told them the difference between CIG’s and organization and also told them the points of CIG’s
- Trainer told them about the future dream and purposes, and also them tact’s how they can make real their dreams.
- The trainer told them how can they make their CIG’s ideal, and they can make good recognition of their CIG’s.
- They also told them about the organizational structure. And also told the responsibilities and effective



leadership, so that they can lead in a better way their CIG's

- At the last day they know about the linkages, that how can they make linkages and increase these linkages.
- They also known about action plan, business strategy keep the record the work of common interest group, its importunacy and knowing.
- They are also known about the CIG' record and checking, that how can they maintain the record of their CIG's.
- They also know about the advertisement of their CIG's and how can they make future plan and action plan.

### 2.3. CIG Financial Management Trainings:

CIG's training on Financial Management was also organized in which all the documentation and financial record keeping was taught to the participants. Total twelve participants participated in this training including the President and Finance Secretary of each CIG. During the training following topics were covered to capacitate the participants:

- What is Budget? & How to prepare a Budget?
- Problem of Budget.
- Effects of Calendar and Seasonal events on Budget
- Why Saving? And what is Investment? What is loan?
- Importance of CNIC and Procedure and importance of Insurance
- Bank & ATM
- Linkages Development & Linkages Development Plan



### 3. Linkages Building of CIGs

We recognize the importance of communities in contributing to the growth and development of innovative small enterprises. Linkages are very important in the degree of commitment by the partners. In linkages, the relationship between partner organizations is quite strong on the basis of which they get the productive benefits from each other. It intends to serve members of both sides according to their respective needs, interest, and objectives - Create bonds together to solicit support and assistance for purposeful activities.

Linkages were formed with multifarious organizations that share the common vision and values for social and economic development of rural and deprived communities. The Ittehad Village Organization and Common Interest Groups were linked with different stakeholders for being strengthened socially and economically and to make their enterprises sustainable and economically stable. Linkages were developed with the following stakeholders.

- Non-government organizations (NGO)
- Community based organizations
- Academic institutes
- Micro Finance Institutions
- Boutiques of ladies garments.
- Wholesalers of raw material for Dressmaking production center

#### **4. Disbursement of CLF:**

Community Livelihood Fund (CLF) means a one-time grant (equivalent to the total saving of the Common Interest Groups/community institutions) to the group that will meet the terms and conditions provided by PPAF. These funds transferred to the group will subsequently be on-lent to its members at interest rates which will not only cover the costs (such as inflation, operational costs, cost of funds, loan loss) but also generate a small surplus for both the groups in order to ensure the sustainability of the delivery mechanism. This fund was provided by PPAF to FDO and FDO transferred it to Ittehad Village Organization for disbursement and recovery process. Ittehad Village Organization

Also, the project on Community Livelihood Fund was approved by the PPAF to support and expand the businesses of targeted beneficiaries. In this regard, a total amount of Rs.800,000 was approved as on-lending cost under CLF. The project was started on July 2013 and was up to December 2014. The entire loan amount has been disbursed to the 40 beneficiaries for expansion of their businesses and a major change was observed in their businesses by taking the loans through Ittehad Village Organization. All the management part for the execution of CLF project is at VO's end. Farmers Development Organization is facilitating the Village Organization to implement and addressing the processes for the betterment.

FDO in collaboration with PPAF transferred Rs.800000 in VO account under CLF project for on-lending cost. So for the disbursement of loan FDO staff and members of VO's executive council got orientation training from PPAF to functionalize the Loan Center and established a loan center in VO's office. All the record for the CLF maintained separate on loan center and information regarding the beneficiary criteria was provided to the beneficiaries. Loan committee and Review Committee was formed from the VO which verified the beneficiaries and approved the loans of the beneficiaries after their monitoring and follow ups. Applications were collected from the local residential, social and economic appraisals and business development plans were prepared for all the eligible beneficiaries. The process for taking the loan was as follows:

- The applicant gives the application to his relevant CO.
- The CO forwards the loan application to VO.
- The loan committee conducts the social and economic appraisal of applicant and takes the Business Development Plan from him/her.
- The loan review and Approval committee reviews the documents and gives its final recommendation.
- If the loan approves then cheque is issued to the borrower else the application is rejected.

Ittehad Village Organization with the mutual consent of all the members of VO passed a resolution to fix the interest rate on loan amount. So it was decided about 12.5%. The average loan size for each beneficiary was decided Rs.20000. Also the VO bifurcated the amount of interest for managing the operations. It was decided that 30% of interest amount will be used for VO reserves, 30% of interest amount will be used for operations and management of VO as VO appointed one accountant at Loan Center for keeping the record, issuing the loan and recovery of loans while remaining 40% interest amount will be used as revolving of loan

amount. It will ultimately increase the business of Loan Center. The total amount of Rs.800000 was disbursed to 40 beneficiaries with the average of Rs.20000 to each. All beneficiaries are male as females were not allowed in the area to invest the amount in businesses and also females were not willing to do the businesses due to backward area. 28 beneficiaries invested the loan amount in Livestock, 6 beneficiaries took loan for initiation of Khal, Vanda and Fodder Business, 5 beneficiaries invested the amount in Agriculture crops while one beneficiary purchased the semen's cylinder to get the training on Artificial Insemination.

Ittehad Village Organization has a plan to revolve the total amount of interest in CLF so that the capital amount of CLF would increase. As the two installments of loan have been recovered from the beneficiaries and now VO is going to revolve the entire collected amount to the new beneficiaries of Ittehad Model Village. Also VO is planning to provide the loans to the business groups for obtaining the better results and outcomes.

### **Learning, Suggestions & Recommendations**

The stakeholders were asked to suggest measures to improve the training program in future. Some suggestions and recommendations seem very important as vast majority mentioned repeatedly. The key suggestions are given below:

- There should be marketing channels on vast level and also linkages which are most valuable for placing any skilled person for the right job.
- Training program should be replicated in other union councils and areas, to provide this opportunity to many deserving candidates still waiting.
- It is more convenient and effective for trainees that the training center should be established nearby their hometowns

### **Social benefits from training Program:**

Apart from economic benefits the participants also shared some social benefits; they realized during training program. Majority mentioned that their social status enhanced due to training. The respect in the family, relatives, friends and community increased as now they have skill that ultimately leads toward better earning and opportunities to increase social circle.

### **Way Forward:**

Ittehad Village Organization received PKR.800000 from Farmers Development Organization in collaboration with Pakistan Poverty Alleviation Fund as grant for community livelihood fund which was totally disbursed to 40 borrowers for investment in their businesses and sources for income generation. Total 12.5% interest was charged from each borrower on loan amount and the entire amount was kept to increase the capital. The amount is being recovered on quarterly basis from each beneficiary and VO has planned to revolve the entire amount of interest also while it will manage the operations from other sources like PKR.150 is being collected from each household to manage the village's operations.

The revolving of funds has been started and also VO expanded its outreach up to the whole union council of Ehsan Pur. The interest rate on loan amount will remain same while any one from whole

union council can give application for business loan. The loan committee of VO will conduct the appraisals of applicant and loan review and approval committee will give the final recommendations after the all documents reviewed. If the loan approves then VO will issue the loan cheque after taking the guarantee promissory note/cheque/affidavit from the beneficiary. The beneficiary will be liable to return the loan in monthly/ quarterly installments whichever will be committed in his/her documents.

Also, Ittehad Village Organization has established a Skill Training Center in the village. All the machinery and equipment was provided to the center by FDO and Ittehad Village Organization with mutual contribution and now all the assets of the said skill training center is in VO's ownership. VO is going to hire a local trainer for this center and launch it for whole the union council. All the female students who fond to get the Stitching, Embellished Work or Adda Work skill can take admission in the training center and will pay the monthly fee to the VO. VO will manage all the operations of the skill training center.

## Case Study

### **Ghulam Abbas S/O Mohammad Khan**

Ghulam Abbas used to live in a house of 10 marla consisting of single mud made room at Basti Mumlee Wala, situated in the mid of river, which is ten kilometers away from Daira Din Panah and 25 kilometer away from Tehsil Kot Addu Distrcit Muzaffar Garh. He has never had a washroom in his house. The disastrous floods of palyed havoc in Muzaffar Garh and his house was no exception. His house was completely demolished and Ghulam Abbas could hardly save the lives of his family. After floods, their lifestyle is completely changed and they were spending a miserable life.



Ghulam Abbas was a farmer and his annual income was Rs.100,000 to 120,000 rupees which was more than enough to meet the expenses of a family at all. He was living with his four children and wife very happy but the flood of 2010 badly ruined each and every thing and he stayed on roads. Ghulam Abbas had done his matriculation and also he knows the generator repairing skills. They have total of five children including two Sons and two daughters. Mr.Ghulam Abbas was relocated in Ittehad Model Village constructed with collaboration of Engro Foundation and PPAF and project of Livelihood Enhancement & Protection, CLF and Institutional Development was initiated.

When FDO's Livelihood officer (FDO) visited the area for the introduction of their Livelihood Enhancement and Protection, Ghulam Abbas found a clue towards a sustained living. Under the CLF project, he was told about the Skill trainings and also about the loan through Ittehad village organization. Engro Foundation has also installed a Chiller of Milk in ittehad village organization and established a Dairy Hub there. It has taken a building on rent basis from Ittehad Village Organzation and pays the rent to VO on annual basis which the VO uses for the operations of Ittehad Model Village. Engro Foundation Announced the skill training on Artificial Insemination. The criteria for the training were minimum matriculation with local residential and must be worked with livestock farming. Also it was announced that Rs.200 will be given to the trainee as honorarium. This was mandatory that beneficiary will bring his own semen's sylender. He realized that this training can be the first milestone in his journey towards a happy and



prosperous life for his family as this had not so much expensive tools. He is keen to keep up with FDO for realization of his dreams. Ghulam Abbas easily met the criteria, so he took loan of Rs.20000 from the Village Organization and purchased semen's cylinder and joined the training. Now about 2 and half months passed and he was assisting to a veterinary doctor. Now he has learnt enough and practicing the skill with veterinary doctor. Ghulam Abbas is getting the Artificial Insemination Training from Engro Foundation. The honorarium which he is getting during the training is being used for his daily domestic expenses while after the training he will sale out the semens earn profit. Also he will take the service charges from clients/customers for artificial insemination. So his monthly income will be increased up to Rs.25000 monthly.

Now his family is much happy because their basic needs can be easily fulfilled in his current income. Also he has returned the two installments of loan taken from the Ittehad Village Organization.