

IMPACT ASSESMENT REPORT

Incubating potential programme (ipp) by seed,
implemented in lyari in collaboration with karachi
youth initiative



EXECUTIVE SUMMARY

Incubating Potential Programme has been conceived by SEED and was implemented in Lyari in collaboration with Karachi Youth Initiative. This was one-year long project with a four and a half month long enterprise development course designed primarily for Grass-root Entrepreneurs (GREs) – the focus was to impart principles of entrepreneurship, financial management, marketing leadership and personal development to the target audience.

Two incubation centers were established in Lyari in Bihar Colony and Lea Market. The target audience composed of existing GREs, aspiring GREs, salaried individuals, and educated but unemployed people. The participants came from diverse cultural and religious backgrounds, but displayed healthy interaction and engagement during the course.

The purpose of the course was to break the victim mindset and bring a change of perspective among participants with respect to what they could do to improve their businesses and lives. After the course concluded, an impact assessment was carried out to ascertain how the concepts taught had helped to bring about an improvement in the state of their businesses and attitudes towards their lives.

As a result of the impact assessment, a number of positive results surfaced. The most relevant of which included the change in the outlook of the participants which was evident through their ability to plan in terms of their business, finances and life in general. Individuals who, previously, maintained poor ethics and general conduct, manifested genuine efforts to manage their demeanor and effectively prioritize their time and activities. Previously, financially uninformed entrepreneurs began to manage day books to keep record of their cash inflows and outflows and developed concepts of savings and investments for future economic and social uncertainties.

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PROJECT OVERVIEW

The Incubating Potential Programme (IPP) by SEED was designed to develop business acumen of Grass Root Entrepreneurs (GREs) to help them see possibilities. These micro-level businesses are unable to scale up and expand primarily because they lack the relevant know-how necessary to improve and sustain their ventures. IPP was implemented in Lyari which is Karachi's most volatile and violence infested locality. Incubation Centres were established in two areas of Lyari - Bihar Colony and Lea Market respectively to conduct trainings for this programme. The target audience for IPP were existing and aspiring grass-root entrepreneurs, individuals running family owned businesses, and unemployed people living in these areas. The on-site operations of the programme commenced from 15th October, 2014 and ended in February 2015. The objective of this report is to document the impact of this programme. Findings stated therein will highlight what IPP participants thought about the training methodology, the trainers and curriculum. Surveys conducted help conclude if GREs were able to apply what they learnt, to their lives and businesses. This report will also help identify areas in IPP for improvement and development, and assist in enhancing impact in future implementations.

Needs Assessment:

Core problems with most GREs identified as per initial needs assessment were:

- 1) Poor financial management leading to
 - a. A short fall in working capital creating hurdles in smooth functioning of business
 - b. Inability to save and reinvest in the business
- 2) Lack of marketing practices
 - a. Presentation of self and enterprise was of least priority
 - b. Business location not give much thought, but this was also partially attributed to the conditions in the area

The remaining participants (aspiring entrepreneurs, educated but not employed and salaried) were mostly interested in learning new concepts, primarily methods for improving their lives or starting a new business.

Objectives:

The following were the objectives of the programme:

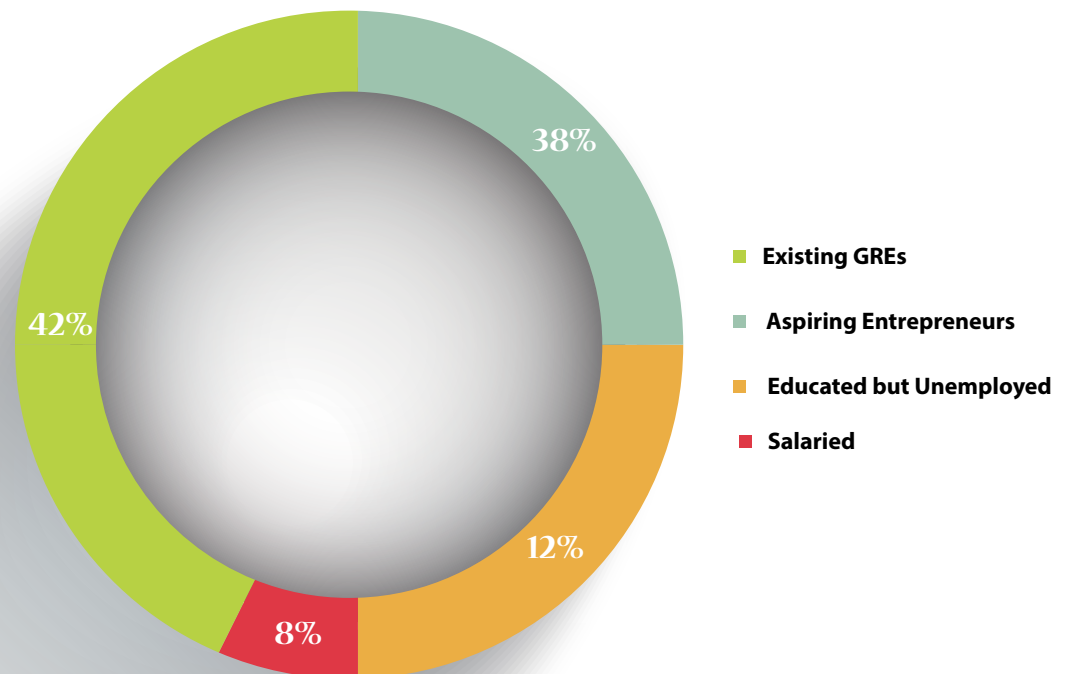
- Bring about a shift in perspective - from victim to victor, and educate programme participants on how they can become change agents and bring about social innovation.
- Benefit 140 direct beneficiaries through this programme – there are two batches each from Lea Market and Bihar Colony. Each batch consisted of 35 participants, hence through four batches the direct beneficiaries will be 140 participants.
- Develop business acumen of participants and create awareness among them regarding basic business terminology, methods and procedures.
- Bring about entrepreneurial development in the area, and help participants understand what it means to be an entrepreneur, and how this discipline helps to empower communities.
- Specifically for this project, help participants understand that there is always an alternate to solving challenges in life other than use of violence, fear or force.
- Motivate and inspire participants to a) setup their own businesses, b) scale up existing businesses or c) even if they have no desire to start their own business, provide them with direction to do something meaningful with their lives that so they may add value to society.

Implementation:

IPP was a four and a half months training programme. Overall, it was a yearlong programme that included initial surveys, needs assessment, awareness sessions and development of the training content. Training sessions were conducted in Lyari in Lea Market and Bihar Colony, five days a week from Sunday to Thursday at incubation centers in these two respective areas. Incubatees or participants were both aspiring and existing entrepreneurs from the area. Sessions lasted for two hours each at both respective locations and were attended by approximately 40 participants.

Total number of IPP participants who attended the course inclusive of both Incubation Centres (Bihar Colony and Lyari) was 127.

A breakdown of these participants is as follows:-



The 41.6% of GREs belonged to different occupations i.e. confectionery vendors, key-makers, tailors, food and fruit vendors, electricians and plumbers.

The revenues (across all occupations) earned per month fell into the average range of PKR. 12,000 to PKR 18,000.

Beneficiaries

The direct beneficiaries of this programme were:

- Team members hired from the area for the running and maintaining the incubation centres.
- Participants who attended the entire IPP programme.

Indirect beneficiaries of this project were all the people who attended our guest speaker sessions at the ICs.

IMPACT ASSESSMENT

The methodology used to record impact of the programme is as follows:

1. Recording revenues of existing GREs with operational business for comparison to increase in revenues post IPP implementation
2. Interviewing programme participants via questionnaires to record responses regarding training, curriculum, whether learning objectives and expectation were fulfilled, and if there was any improvement in their businesses and thought processes.

THE IMPACT – IN CLASS

The impact of IPP has been at three noticeable levels:-

1. Community engagement
2. Participant personal development
3. Improvement in Business know-how

The practical application of the concepts learnt through this course were manifested at three levels; in the form of different ethnic communities engaging with each other in class, personal development of participants and an improvement in their business acumen.

Community Engagement:-

IPP participants belonged to a different mix of ethnicities and religious backgrounds. The class was a mix of Christians and Muslims. They came from different cultural groups where a majority were Baloch, and the remaining class was composed of Urdu Speaking, Pakhtoons, Punjabi, Nagori, Memon and Sindhi descent. Initially, Master and Assistant trainers were sceptical if any kind of engagement would be possible in class considering ethnicity is one of the most common reasons violence was prevalent in Lyari. However, as sessions progressed, and an awareness was created with regards to the power of entrepreneurship, teamwork and working in synergy with others, the impact created was evident in the following forms:-

- Developing a certain level of tolerance for each other's points of view regarding business operations and life management.
- Exchanging good business practices among each other
- Team work in activities conducted by trainers
- Initiating conversations and healthy arguments to discuss different perspectives
- Developing an indifference to ethnic and religious background and interacting with each other
- The development of esprit de corps among participants as a certain level of trust was established among them because of attending the course together

Participant personal development:-

At the onset of the course, an initial evaluation revealed that participants were lacking in a number of personal qualities which were prerequisites not only for business development but also imperative for a healthy social interactions. GREs recorded low scores in three areas:-

1. Self-confidence
2. Time management
3. Personal grooming

Most of them were unable to state their point of view to an audience, shying away from every chance of public speaking. They were very nonchalant about effective time management and most of them would come late to class. Personal presentation was also not an important priority for the participants, and a majority of them came dressed rather poorly to class. They justified their lack of interest to personal grooming with a lack of basic resources; clearly most of them were still playing the victim card.

Training helped to bring about marked improvement in these three areas. During the first module on Entrepreneurship, associated activities encouraged participants to share their business and personal missions and visions with the class. Focus of most activities during this module was to sharpen and hone presentation skills among participants. Through consistent guidance they were able to eventually clearly and succinctly deliver their point of views in class. A majority of participants, who had initially displayed low levels of confidence, began to eagerly contribute and participate in sessions towards the end of the training programme. Time management which was initially a severe issue with most also began to improve primarily after the participants were acquainted with the Priority matrix.



The art of prioritization was taught to them, and those of them who earlier had felt that attending this course was not more than an impediment to their daily business activities began to recognise the importance of gaining awareness and knowledge about concepts which could help improve their lives. As a result, the late comers began to come to class on time and ensured that they sat through the entire session.

Additionally, the module on Self-Development brought to attention areas which had been previously ignored. Personal grooming was an important part of this module and concepts imparted stressed up developing a strong personal brand. Eventually participants understood that a well groomed person who is attentive about his/her personal hygiene is far more successful in building a strong social network as compared to a person who does not pay attention to these details. They were also explained how the demeanor and personal presentation of a business owner impacts the perception customers have of their enterprises. Once Trainers were able to display how personal effort translates into a stronger final numbers for business, it became evident to most GREs that personal grooming was an area that they must pay attention to. As a result, most of them began to ensure that they were well-dressed or at least looked clean and collected before they came to class.

Improvement in Business Knowledge:-

Participant evaluation revealed that a number of them were quite unaware of basic concepts of financial discipline which were important for effective financial management of business. Existing GREs in class who had operational enterprises were unable to achieve financial stability or reinvest for growth in their businesses as they seemed absolutely oblivious to the concept of saving and budgeting.

The module on Financial Management created awareness about simple book-keeping techniques which would help existing and aspiring GREs keep a track of their financial resources. Understanding the importance of cash and working capital, also helped most of the GREs understand how they can curb unnecessary expenses to improve their savings and effectively manage their financial resources. The session on banking was well-received by audience, and a lot of questions with respect to opening a bank account were answered by guest speakers invited to deliver this session.

The Marketing module introduced the concepts of effective promotion and presentation; in addition GREs gained an understanding of why relationship marketing was the most effective form of promoting their business and connecting with their customers.

A change was witnessed in the behavior of existing GREs. They began to financially discipline themselves and began with keeping day-books which were meant to keep track of their daily inflow and outflow of cash. Programme participants sought the guidance from Master and Assistant Trainers, to help them devise ways by which they could save money from their earnings for future reinvestments in their businesses.

A section of the class was composed of aspiring GREs, college students and unemployed participants. A number of them registered for the course out of sheer curiosity, but as training progressed, most of them began to realize the importance of the concepts being taught. A number of them who had never thought about developing a personal vision and mission statement actually sat down to sketch out their life goals. They would come to class and share each day how sketching out a game-plan for themselves was slowly starting to change things. Certain participants belonging to the older age group went to the extent of stating that had they been taught about entrepreneurship and its associated subjects earlier in life, they would have been on a different path today and would have made more informed decisions with respect to their professions and lives. In their perspective, IPP training helped them understand that there was still room for improvement and a chance to make things better. The greatest impact that we witnessed here was the shift overall among participants from a state of ignorance and hopelessness to enlightenment and optimism. In addition, our group of participants also developed a strong desire to impart the things they had learnt with their friends and family carrying forward a message of focusing on unlocking internal potential and unveiling possibilities.

Response to Curriculum and Training:-

The curriculum was well received by the class. According to them, trainers were able to communicate course concepts clearly, and were also able to effectively engage the audience in the process. Training methodology used focused on three things, encouraging class participation, connecting with the target audience and helping them interact with each other thus creating avenues of knowledge exchange.

Topics which ignited interest among the participants were:

- Marketing techniques – primarily because a majority of existing GREs had never considered that proper promotion, and a little effort put into revamping the presentation of their points of business could have a substantial effect on sales.
- Importance of Banking – The GRE population we were working with in Lyari belong to the financially excluded group in Pakistan. None of these people held a bank account, and had never accessed any financial services. However, they did have some knowledge of how banks worked. Their know-how came to light during a guest speaker session by Saad Niaz, banking professional. Participants particularly enjoyed session held by Saad, because they were eagerly interested in learning how banks extend loans, and what the real concept behind interest is.
- Planning – It was slightly alarming to see that out of hopelessness, even existing GREs had no plans for expanding their business operations. Most of them did not have a plan at all, and were going about their businesses on a day to day basis simply to survive. Initiating this topic helped them understand why planning, strategising and creating an action plan for the future was important.
- Delegation – Delegation was considered to be an interesting topic by the participants because they did not understand the concept of working as a team, and believed that business operations were conducted in isolation. Most of them could not trust other individuals with their businesses, hence learning about delegation helped to deal with that scepticism.

- Stress and Anger Management – Considering that general conditions in Lyari are volatile and can get extremely violent; this directly contributes to the levels of stress in the personal and professional lives of the GREs living in the area. Based on these circumstances, it was imperative that participants were educated about stress management and conflict resolution techniques which would help them handle challenges effectively in their daily lives. Teaching them about Stress and anger management also helped them understand that there is it not the problem, but the way you react to it which ascertains how quickly you reach a solution.
- Time Management – As stated earlier, this topic really helped the participants prioritise what was important in their lives, instead of always living in the important and urgent box.

The topics which the participants felt needed to be stressed upon repeatedly for better recall were:-

- Entrepreneurship
- Leadership
- Negotiation Skills
- Conflict Resolution
- Personal Branding
- Self Motivation
- Importance of Hygiene

They felt that concepts related to these topics should be reinforced considering the environment they live in. A number of participants reported that as a result of the constant stress they had to face in Lyari on a daily basis, most of them felt strongly victimized by the entire situation. The topics helped them develop a sense of pride with running their own enterprise. In addition, concepts taught also helped them develop a positive approach to resolving conflicts and negotiating a win-win situation.

Considering a sense of hopelessness is high among the population, self motivation and personal branding was important as it taught the participants to work on strengthening their personalities, developing optimistic demeanors and keeping themselves internally motivated to deal effectively with external circumstances.

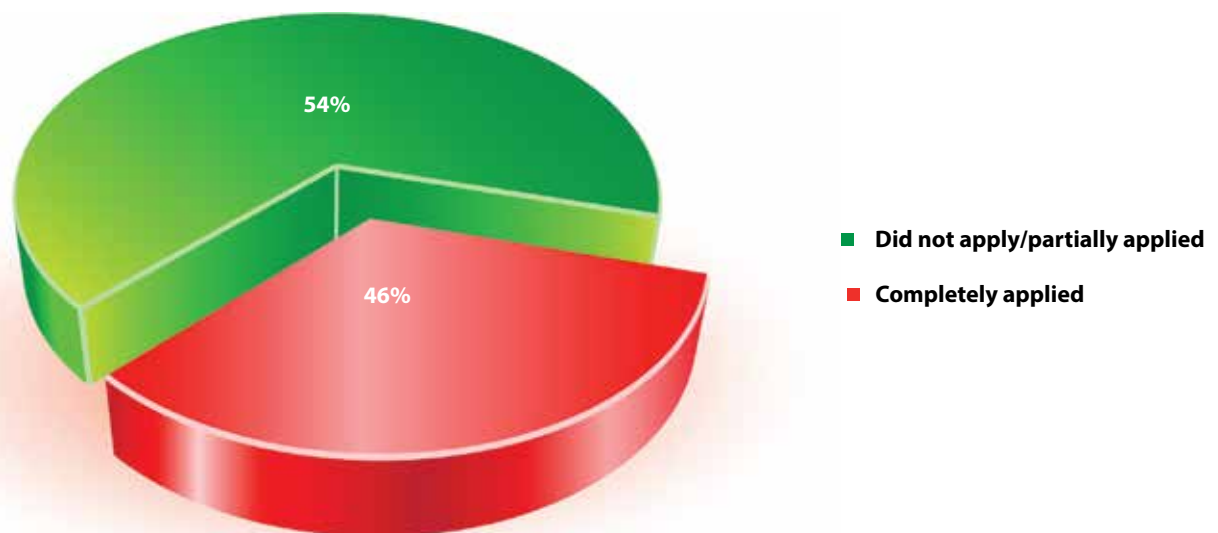
THE IMPACT – ON REVENUE

As reported earlier, revenues recorded pre IPP fell in the range of PKR 12000 to PKR 18000. Two months after the sessions concluded, a follow up was conducted to see how GREs were performing.

The focus was to gauge if concepts taught during IPP had been practically applied by GREs to their business operations, ascertain the extent to which practical application had brought about a quantitative impact in business.

Out of the 50 GREs who registered for the course, 46% reported having applied concepts learnt during the course primarily with respect to financial management and marketing.

Application of Financial and Marketing concepts by GREs

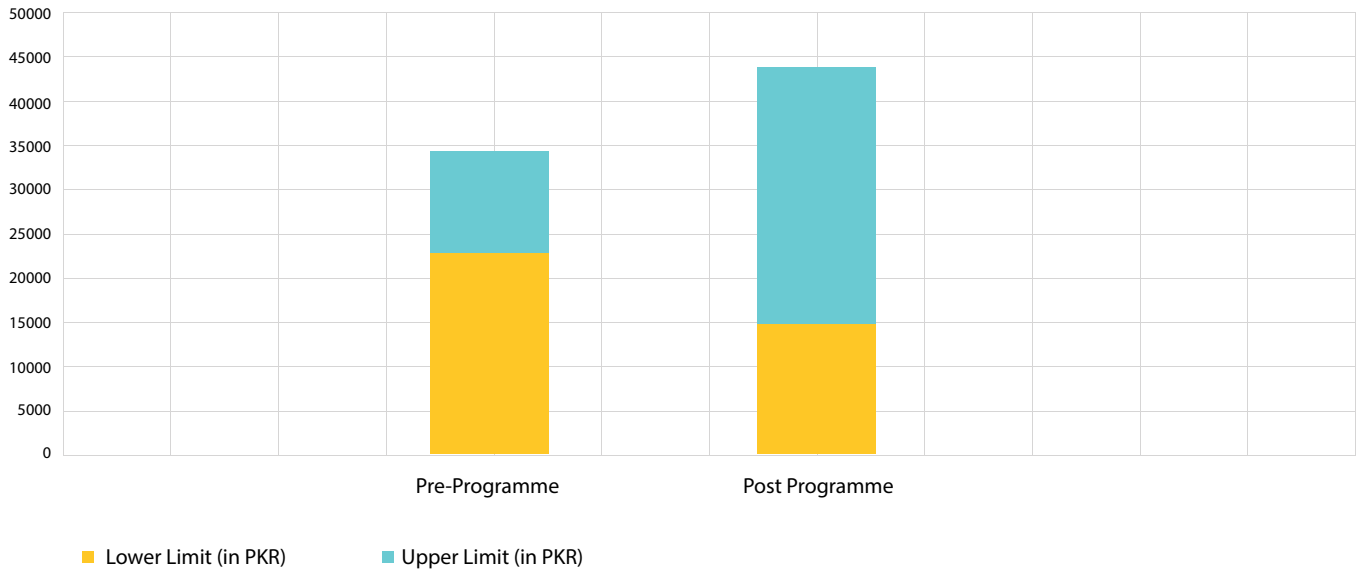


As per the responses recorded, the following changes took place:

1. Budgeting of expenses and creating room for saving in order to reinvest in businesses.
2. Refining personal and business presentation to attract more customers.
3. Increasing product line to provide variety to customers.
4. Innovating business operations to improve quality of service/product delivered to the customer.
5. Working on customer relationship management in order to create long lasting relationships with customers.
6. Developing confidence to delegate peripheral business responsibilities to other people, there by focusing on core business activity and also creating an employment opportunity for other people.
7. Accepting that there are some uncontrollable factors in the environment which they cannot alter, and hence must focus on the things they can change i.e. personality, usage of financial resources, and behaviour.

Altering the way they handled their business led to improving average business revenue of these GREs by 21.27% within two months following end of training. Incomes of PKR 12,000 to PKR 18,000 increased to a range of PKR 22,000 - PKR 26,000.

Average Business Revenues of GREs



CASE STUDIES

Case Study 1: Abdul Ghaffar

Customers are the most important people for any enterprise. They are the resource upon which the success of the business depends. Treating the customers in a well manner, communicating and negotiating with them effectively contributes to building healthy relations between the businesses and customers.

This was the area where Abdul Ghaffar lacked. He was always stressed about his business and everyday problems, but did not know any how to initiate any action towards solution. He had a small tuck shop where he used to sell confectionary products along with French fries and rolls. His daily income was approximately Rs. 350 but he was keen to increase this amount. Enrolling in the course was one part, but learning the concepts was a different thing all together. Initially he was a bit uncomfortable and reluctant to learn. The reason was his age and as the world phenom-

enon, adults resist to change and it is difficult for them to accept new ideas and concepts. The first few days were spent in winning the trust of all participants in which the trainer focused on Abdul Ghaffar.

As the course progressed, visible changes in his personality were observed. He began to effectively identify his issues and began focusing on their solutions. His customer dealing improved gradually, along with other aspects of his business.

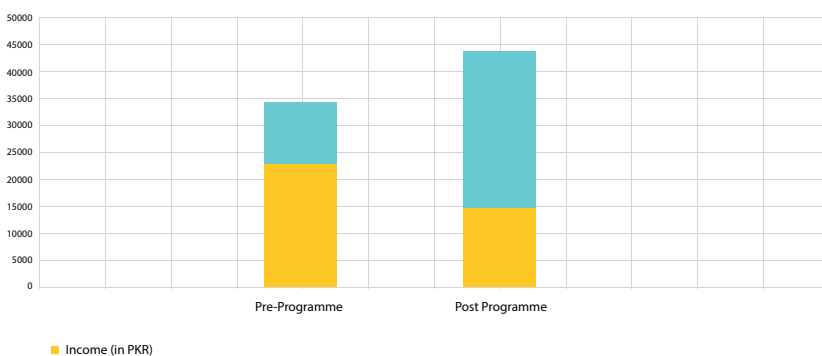
Abdul Ghaffar recognized that if he were able to buy more machines to make French fries and rolls, and the sanitary conditions on his barrow improved, he would be able to attract more customers and also, with the larger capacity to produce goods, he would be able to serve them. The only problem was he lacked the capital to do so.

When he discussed this with the trainer, considering his

enthusiasm, dedication and progress throughout the programme and the potential of growth, SEED decided to invest in his business. With a capital of Rupees 20,000, Abdul Ghaffar was able to take his business a few steps ahead. He bought new cooking machines, improved the conditions of his barrow and utilized all the skills he learnt in the programme.

When the course came to an end, his attitude towards customers had changed positively, his way of dealing with problems became effective and his style of management improved. After this programme, his daily income increased from Rs. 350 to Rs. 600. As said by the man Abdul Ghaffar himself, "The course helped me discover the unknown side of operating and managing business accordingly which has created a direct impact on my savings by an increase of 50%."

DAILY INCOME



Case Study 2: Rashid

Rashid was a very quiet and sophisticated participant who only used to speak when asked for something. The trainers identified that he had a low intelligence level and he had a hard time remembering the concepts taught during the programme. He owned a barrow where he sold toys and small items for children. He had tremendous responsibilities and was the one responsible for providing bread and butter for his entire family. Rashid was one of the most regular students and never missed a class. His shyness and introvert behavior posed many problems, such as not being able to ask questions if one raises in his mind, not being able to present the ideas which he got and lack of participation in the classes but the trainers' attention made him progress and he started feeling an integrated part of the class. He began to feel more confident and became more open to ideas and learning. He started to overcome his weakness of forgetfulness by jotting down all which was taught during the class and kept revising the previous class learning so that he may be prepared to ask regarding any of the confusions. Rashid became ambitious and he started having ideas regarding moving to a more profitable business. He pitched his

idea to establish a gaming zone for children in his area. Again, identifying the potential, SEED approved a funding of Rs. 25,000. He, with a partner, realized his idea and literally implemented all what he had learnt in the programme on his new business. He ran his venture successfully and his daily income was approximately Rs. 400 per day.

Conditions became dire when his area was struck with long power outages. He could not operate without electricity and after months of being in loss he decided to shut down his business. It was a moment of despair, but was not enough to stop the highly motivated and determined individual.

Rashid sold his gaming zone, and from the capital he obtained, he started another business. He started working in his area as a seafood supplier. He began buying fishes and prawns from the fishermen at Karachi fishery at wholesale rate and supplied them in his area at retail rate.

Rashid is a great example of how failure in business should not stop a person from growing, how he should always be exploring new grounds, continue to struggle and ultimately succeed.

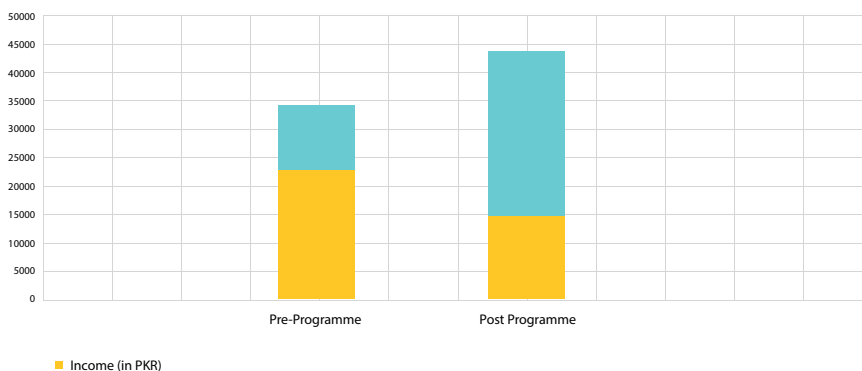
Case Study 2: Kamran

Kamran was a disabled person with special needs. He suffered from a disease which deteriorated his strength in his bones and as a result, he had multiple bone fractures every year. Moreover, his walking ability had declined over the years. Despite of all the physical limitations, he bore the responsibility to provide for his whole family. Since he could not walk or mobilize swiftly, he took over the profession of a lock smith and key maker. At the time of joining, Kamran's daily income was approximately Rs. 200 daily. Kamran was a frustrated individual when he joined the programme. He had issues with anger management, which often led to

inappropriate behavior towards his customers. He had weak communication skills which often led him to mishandling his customers. He described his problem to the trainer as follows: "I remain angry most of the time that have a direct impact on my work. Some are days where I get really out of control and start shouting without knowing reasons. This attitude has been a major factor in decline of my customer relationship." Despite the circumstances, he never stopped striving for himself and always believed that will power can achieve great treasures. Kamran was eager to be guided towards betterment and attended each

and every class of all modules with hope that his life will change. As he progressed through the course, apart from establishing his skillset, he grew highly positive and motivated. His attitude changed towards good and he started to build healthy customer relations by communicating with them with good gestures and respectful manner. Kamran used old methods of making keys which required a lot of effort and were time consuming. Due to his health conditions, he had to struggle. He realized if he had an automatic key making machine, he could save time and effort and cater to his increasing number of customers. When he presented the trainer with his idea, the trainer saw dedication and potential growth of his business. SEED Invested Rs. 8,000 to buy him an automatic key making machine. After the training and investment, his business saw a significant growth and his income increased from Rs. 200 to Rs. 350 per day. Kamran is a true example of what a person can achieve despite all of his limitations and disabilities. His ambitions led him to growth in his business and ultimately contributing to develop the quality of his life. He still successfully runs his business in his area of Lyari.

DAILY INCOME



Case Study 4: Abid Baloch

Incubating potential programme (IPP) trains individuals regarding each and every necessary step to establish one's business. Establishing a business is one of the most effective ways to tackle unemployment, and ultimately poverty.

Abid Baloch was an unemployed person when he joined the programme. He was demotivated and left without any hope. Upon joining the programme, he came to realize

that the solution to his problem was establishing his own business. He was one of the most regular attendees and rarely missed a class and was keen on learning each and every detail of the whole business cycle.

Besides developing his entrepreneurial skillset, he also developed his character. At first, he was afraid to step into establishing his own business but as the programme progressed, his motivation

level increased and he became more confident.

He started implementing all which he learned in the programme. He formulated an idea of establishing a small kiosk to sell pan, cigarettes and other confectionary items in his area and conducted a brief needs assessment. A lot of people were inclined towards pan eating and smoking in his area but there was no shop to cater their needs and the people had to travel some distance to fulfill their needs. He identified which products he should keep at his kiosk and the amount of capital he required for this purpose. The only thing which prevented him from starting his venture was lack of capital. Therefore, he turned towards the people who had shown him the path of entrepreneurship and pitched his idea in front of the trainer. Observing his dedication and impressed by the implementation of his learning SEED decided to invest his requested amount, Rs. 21,000 to help him start his business.

He successfully ran his business until unfortunately his kiosk got severely damaged in riots in his area. He tried reestablishing but he had lost all his capital in the form of the loss in kiosk.



Case Study 5: Nadir Ali

One of the primary objectives of this programme was to impart inclination towards entrepreneurship and encourage attendees to start their own business venture. The successful achievement of this ambition was seen in many, particularly in the form of Nadir, an electrician and a highly enthusiastic student. Nadir was a very keen student with high potential of learning and a strong will to grow. The fact can be proved by the evidence that Nadir resided at Korangi and used to come to Bihar Colony only for the sake of attending the classes. To help understand this distance,

it is appropriate to mention that both the areas are approximately 24 kilometers away and it takes about one hour to reach one area from another. He used to say, "I want to learn from wherever there are opportunities, no matter how far or near it is." This young aspiring entrepreneur, right after the completion of course started his own venture, with a former teacher, named 'Electra Multiple'. Nadir's services company started with providing services in electrical works, plumbing and air conditioning works. As his business progressed, he expanded and hired a team of

extravagant gentleman having diverse skillsets and he upgraded towards automobiles mechanical work and construction. He has been running this company in his home town Korangi to date. Nadir had always been optimistic about any and every work that came his way. Rather than looking at the hindrances, he was a person who looked at possibilities which can bring work to life. Nadir is a source of honor for us and we feel proud to this day for polishing and unleashing such a talent.

Case Study 5: Nadir Ali

Hamza was a young boy who studied and at the same time worked as a sales representative at a local cosmetic shop in Bihar colony. Hamza often felt the need to start his own business reason being he getting fed up because of his boss' dominative behavior. With a noticeable experience in the field, he aimed to launch his own cosmetics shop. For Hamza, joining the course was not less than a miracle. He used to say, "I always wanted to study business so that I would know the basics and can run one of my own someday. I never had the opportuni-

ty or any finances to support my education. I think this is one opportunity, which I should capitalize." His presence in the class was always special as his participation stayed on top with unique as well as intelligent questions. His queries also helped other attendees to gain a better understanding regarding the concepts which were taught during the course. He hardly missed any class and his punctuality and enthusiasm were strong signs of eagerness to move forward in life. The young man learnt techniques to overcome his anxiety

against operating business. The course helped him to enhance his knowledge about starting a business; the do's and don'ts. By the end of the course, he had planned to start his cosmetic business by the end of 2016 and started working for it. He said at the end of the programme, "I want to spend the next 6 months in cultivating myself for becoming the right person to start this business. My time will mostly be spend on research of my industrial operations."

Case Study 7: Sufyan Khan

Entrepreneurship is a treacherous ground, and it involves many risks on every stage. Fear of failure and hesitation to embrace risks are some of the primary reasons preventing people to start their own venture. Sufyan, was one of the people who dwell in this category.

Studying in H. Sc. part 1, Sufyan aspired to be a software engineer and then launch his own brand of software and application, specifically a local

social media portal. He loved trying to innovate with computers and software and created numerous video games which had been running in some of Lyari's gaming zones.

After the course, Sufyan started working for his venture. He spent his mornings at college studying and evenings for on ground research to study the needs of computer vendors at Lyari.

According to Sufyan, the

course was a key to unlock his potential, shedding the chains of fear and embedding in him the right skillset to start his own enterprise. He was found saying, "Now I know my goal, my journey and know what route to take in order to achieve it."

He had started working his way up the entrepreneurial ladder and we hope he has a successful journey ahead.

Case Study 8: Faraz Ahmed

Faraz Ahmed had always been a technology enthusiast. At the time of the programme, he was studying in B com part 1 and loved to deal in computers, mobile phone and gadgets. He had sufficient knowledge and interesting insights on trending technology and gadgets.

Before the programme, Faraz had a strong inclination towards obtaining a job and working for a reputable firm. His mindset changed when he

discovered to economic growth and the excitement of a business during the programme.

After attending the course, an idea occurred to him. Seeing his own interest in mobile phones and computers, he started aspiring to start his own business regarding one stop solution for catering both computer and mobile. He identified the high usage for tech gadgets and the problems consumers face in getting

them repaired.

He had started to search for places, adopting the approach to establish his workplace where such services are unavailable, so that could have kind of monopolistic market so that he does not have to face much competition in the beginning and he be the only or one of the few service providers in that particular area.

Case Study 10: Ernest Stephen

Mr. Ernest was very respectable individual who served as a pastor at a local church at Bihar colony. According to him, knowledge of initiating and operating a business had increased among youngsters through this course which created awareness regarding a new horizon amongst the masses.

After the completion and getting inspired by the

outcomes of the programme, Mr. Ernest intended to spread the information delegated by our team to spread further more in his local area. He set his objective to teach and spread awareness in Bihar colony and devised a strategy with his trusted colleagues to spread this education. This was quite an unexpected outcome from such an individual. We now realize that we

had started a chain reaction through this programme. We inculcated entrepreneurial mindset in people, and the people whom we trained started conveying the knowledge to others. Here we may be able to mention some of the success stories but this impact may generate several other success stories which we may never know about, but what we understand is, the positive impact is imminent.

Case Study 11: Umair Ilyas

One problem which usually arises with aspiring entrepreneurs is that they have the technical skills but lack business expertise. Such was the case with Umair Ilyas.

Umair always wanted to work for himself, but did not have the expertise, nor an idea. Before coming to the course he used to spend time at his uncle's electric hardware shop. Observing his uncles business

helped him generate new ideas but since he was the youngest one in the family, his enthusiastic ideas were usually overheard.

However, his ideas started gaining attention when he started putting them forward with confidence and statistical and logical arguments to support them, which he learnt during the course. He started helping his uncle and ultimate-

ly started generating positive results which proved his competencies in front of his family as well.

Umair now looks all the logistics part of business with his uncle and working full time with an aim to further expand the family business. His name now is taken with pride in his family as his contributions are large and highly significant.

Case Study 12: Rizwan

Rizwan was a boy who never took his life seriously and used to spend his nonproductively with friends. He was unaware of his talent to communicate which brought him great deal of convincing power as well. Attending the course guided him in to the right stream through which he started to capitalize his competencies. At a later stage, he started working at the Karachi fishery as a sales person. His employer, at first, kept him on commission basis because he was new and

had a lot to learn. Rizwan started developing his own clientele through which he gave his boss decent profits and himself good commissions.

In only two-month time, he proved himself in public dealing and customer management. He elaborated his learning strategy by saying, "I take my notes every day to work regardless of what my colleagues will perceive about me and this is one reason that I am able to do well in my work.

These notes are great assistance to me as I relate them with the trainer's lecture whenever I am stuck or have problem in work."

Rizwan is a story in himself which shows that change is possible at any stage and success can come at any time, one has to be determined and smart. His customers are in 30% surplus than people working before him at the fishery and luckily he has created good reputation of himself and his work.

Case Study 13: Shabbir Ahmed

Shabbir Ahmed was a former entrepreneur and a successful businessman. He was a leather garments distributor who used to supply stock to various markets. His business was running efficiently until he faced some crisis and had to cease his business activities. Since then Shabbir feared entering in to the entrepreneurial world again and decided to settle on salaried job for

his bread and butter. He came to the class with grief memories of his past business and told stories how he got bankrupt and why he had to initiate such a harsh step.

However, the course guided him through ways which were not known to him and unlocked paths which gave him hope once again. After attending the course, he said "I am confident that business is

for me and I need not to fear failures anymore. There must be mistakes that I would have committed and never audited it. I am going to start the same business again as this is the field I have full expertise." According to him the course gave him immense confidence, self-belief and accurate guidelines that were once mystery to him.

Case Study 14: Sameer Ahmed

Sameer came to the course with a vision and aim to start up his own venture. His eagerness and thirst to learn led him achieve goals in short span of time. He used to work part time at a local service outlet before coming to the class. Sameer was always interested in establishing his own business. This young intelligent gentleman internalized the concepts of business that were necessary to operate a business in accurate decorum.

Sameer adopted a splendid strategy and started to discuss the notes provided with his boss. Every day after class, he took out time and discussed topics of course covered specifically with his boss. After a short span of time after proving his expertise and impressing his employer, Sameer proposed an idea of partnership to his own boss where he was employed. Identifying the potential, expertise and moreover, the

passion in Sameer, his boss accepted the partnership offer and then opened a warehouse in Bihar colony, where he earns by charging a minimal amount to provide space to the local vendors/traders for keeping their stock of goods with safety assurance.

He had his business running successfully running, working further on plans on buying a bigger warehouse so he could facilitate more consumers.

Case Study 15: Mehr Ullah

Mehr Ullah came to the course with high inclination towards business. He was one of the very few participants that had the hunger to learn each and every detail about the business cycle. He was a regular student with enthusiasm to learn honestly. His practices before coming to the class included providing tuitions to grade 9 and 10 students. At first, he took an initiative in the seafood business. He went to the fishery and started trading. The seafood business where on one side proved to be beneficial for other attend-

ees of the programme, the same was not the case with Mehr. He was not able to grasp market in that particular industry forcing his to cease his business activities in the particular field, but this was not enough to stop him. Later, he observed that vegetables being supplied in Bihar colony were of low quality at a higher price. An idea came into his mind for importing vegetables from different countries and supplying them in Bihar Colony, with the help of his uncle who himself was a vegetable trader in Baloch-

istan. He imported vegetables from China and India and supplied them in various parts of the province.

He proposed his to his uncle this idea regarding obtaining vegetables from Balochistan and selling it in Bihar colony. His uncle agreed to the plan Mehr presented and had planned to start trading in the later part of the year. "The idea of changing mindsets has really brought change to many lives and I believe that there is nothing better than working for your own self", he said.

CONCLUSION

GREs form an important part of Pakistan's and in fact any country's economic pyramid. The most significant finding that came to light after this course was implemented was that this section of society which is socially and financially excluded can scale up if they are provided with a learning opportunity.

Concepts taught to GREs during the course of this training were meant to increase their business acumen. But the course did not just focus on teaching and educating these people; it also centered on connecting with the target audience and understanding their challenges. After developing a clear understanding of what life is like for a GREs in Lyari and other similar areas, we were able to furnish relevant solutions and were also able to motivate them to use their own potential to create innovative and positive ways of dealing with their problems.

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