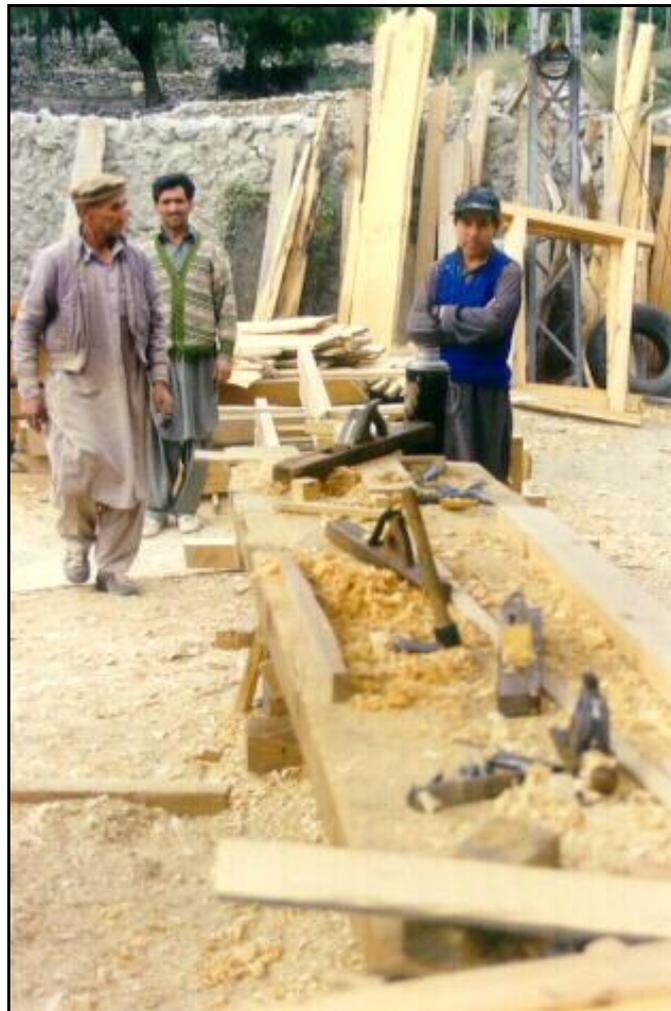




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Manual on Entrepreneur "Host" Training Visits



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Abstract

This manual gives a detailed outline on how to organise the practical training of small entrepreneurs on activities related to the small scale construction industry. The methodology can be replicated for other types of training for starting entrepreneurs. Networking is important, but also access to local finance and the production of articles that answer the demand of the users. In the last aspect it is important that female users are considered for products that are used by females and in household circumstances.

Important in the training model is to understand that working with trainees can enhance own production and does not necessarily produce competitors in the same trade.

Note:

This document reflects the findings and opinions of the author. It is not an official publication of the Aga Khan Foundation or the Aga Khan Planning and Building Services, Pakistan.

The address list in the former edition has been removed as it is not longer relevant.

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INTRODUCTION

The Building and Construction Improvement Programme (BACIP) is implemented by the Aga Khan Planning and Building Services, Pakistan (AKPBS,P) and financed by PAKSID, a joint venture of the Canadian International Development Agency (CIDA) and the Aga Khan Foundation, Pakistan (AKF,P). BACIP works in co-operation with other Aga Khan Development Network Institutions (AKDNI) in the Northern Areas and Chitral of Pakistan. The area comprises more than 1200 small villages, half of which do not have direct access by lightweight vehicles. In many cases several hours' travel is required between the centrally located larger villages and the smaller villages.

The aim of the BACIP programme is to develop house improvements, design and encourage the building of multi-storey houses, and introduce model improvements in existing houses. To disseminate the activities BACIP needs to stimulate the technology and skills development among local entrepreneurs. To realise this both efficiently and with minimal cost, the method of "host" training visits was chosen.

The suggested BACIP house improvements need to be contracted to local entrepreneurs by the house owners. To stimulate this, various demonstration models and examples of different types of improvements have been realised by BACIP in several houses in each of the 30 selected villages. In some villages where new houses are planned to be built in the year 2000, various BACIP suggested improvements will be incorporated in the new structures.

An important aspect of the programme is that the house owners have to understand the reasoning behind the improvement that has been installed in their village and subsequently finance the realisation of their own house improvements with their own funds, labour and materials. Contracts for the improvements need to be realised with local entrepreneurs for which information and training is needed.

Community participation and group organisation is needed to co-ordinate financial and organisational involvement and to make the activity sustainable. Co-ordinated group action is necessary in small villages for the purchase of essential materials and services from larger villages. As the decision-making process for realising a house improvement is made at the household level, BACIP gives high priority to the involvement of women in this process as household improvements particularly affect the living and working conditions of women and children.

Training local craftsmen on the manufacturing of the new designs¹ is being realised through short hands-on internships with "host" entrepreneurs. In addition, visits are being organised for and between villages to view and discuss improvements.

The present document explains the methodology of training through "host" training visits. In the context of the present document, the entrepreneurs are all linked to building activities and services, such as transport and trading of building materials.

¹ The Director of the BACIP Programme has first-hand experience with the method of "host" visits through his involvement as senior engineer (consultant) in the Farm Implements and Tools (FIT) programme of the ILO. The FIT Programme was realised in West Africa by TOOLConsult in The Netherlands.



In the smallest villages and high mountain areas only local materials can be used.
Skilled craftsmen hardly exist and all building activity is seasonal.



Building materials in the larger villages are very traditional.
Semi-skilled labourers realise seasonal building activities.

CRITERIA FOR TRAINING MODEL FOR MICRO-ENTERPRISES

Micro-enterprises in the building and construction sector of the Northern Areas of Pakistan are informal in structure. Some of their main characteristics are:

- ◆ The carpenter sector focuses on a few traditional products (doors, windows, beds, cabinets) using sound but basic carpentry techniques or technologies (much handwork, lack of electricity). Up until the recent past, the availability of wood (fir and fruit trees) has been abundant and used extensively. Although the habit of using large wood sections still exists, good quality or seasoned wood is no longer available.
- ◆ The metal workshops have light electric welding equipment and services range from car mechanics and tinsmiths (producing wood stoves and trunks) to iron workers (metal gates, fencing and some garden furniture). Components for large frame constructions have to be brought in from the main cities, taking three to four days by lorry.
- ◆ The cement block makers use manual methods and have no practice of verifying cement quality with testing equipment. Reinforced concrete has been introduced in the area and some contractors are able to produce reasonable quality material, but only in the largest villages. Solid cement blocks made by small producers are sold to the public against the lowest possible price as the public is not quality conscious.
- ◆ Traders in building materials often supply second-class quality of equipment, factory rejects and tools that have short life span. Stock is limited in quantity and variety. Small power tools are uncommon due to their high cost and lack of reliable electricity. Larger electric machines are bought individually from the main towns.
- ◆ Electricians are only available in the towns and do not apply efficient wiring methods or safety standards. Most electric material is of second-class quality.
- ◆ Painters have little knowledge about different paints and their uses. Material available from local traders is limited in variety and quality.
- ◆ Plumbers have a variety of low-quality materials and rarely have business out of town.
- ◆ Micro-enterprises have no access to credit (on affordable terms) and poor access to markets (no advertising or transport), resulting in low productivity (one-man shops), low cost recovery and little possibility for expansion.

The BACIP programme eventually needs to cover 100,000 households (1.4 million inhabitants), distributed over more than 1000 villages situated in two dozen main valleys, each stretching tens of kilometres in length and up into the higher altitudes. More than half of the (smallest) villages are inaccessible by light four-wheel drive trucks and can only be accessed through larger villages along the roads. Neither the BACIP programme nor AKPBS,P can deliver house improvements to these 100,000 households in the area because of the following three reasons:

1. The house improvements cannot be subsidised (in principle) as the improvements are not communal to the community but rather for individuals, applied to personal houses. Consumer subsidy is unsustainable and usually only the rich people benefit the most from it. Only in some cases the central government may be able to subsidise measurements in the field of energy conservation.
2. The magnitude of delivering the improvements is too great and the time frame limited. Therefore a model of delivery must be developed to work through local market delivery structures. This means that BACIP and AKPBS,P should work on a secondary level, supporting micro-enterprises in their delivery capacity.
3. Operational costs are high. An NGO cannot economically compete with the financial simplicity of the micro-entrepreneur. The micro-entrepreneur provides products and services at less than half or one-third the cost of an NGO. The entrepreneur not only has a high risk factor but also very low overhead and administrative costs. BACIP has started its programme activities in the

more accessible villages along the main roads, but eventually the business should also reach into the smaller villages. An NGO would be too costly in its operations to reach the smallest villages (on foot and by donkey). Therefore methods need to be devised to reach the smaller villages through local entrepreneur and trader networks, supported with adequate information methods.

For effective service delivery an NGO must mobilise the micro-entrepreneurs, rather than try to deliver the goods and services itself. This mobilisation process involves training and learning methods that are adjusted to the needs of the micro-entrepreneurs and cost effective. One of the most appropriate learning systems suitable for training micro-entrepreneurs (both within the formal and informal sectors) is "host" visits, whereby it has been suggested that:

***The best trainers of entrepreneurs are other entrepreneurs,
and the best classroom is real productive work.***

Unlike medium-size enterprises (more than 20 personnel) which have the possibility of attracting different staff for specialised tasks, such as bookkeeping, marketing and manufacturing, micro-enterprises of the Northern Areas must rely on a small number of personnel who need to realise a large variety of tasks.

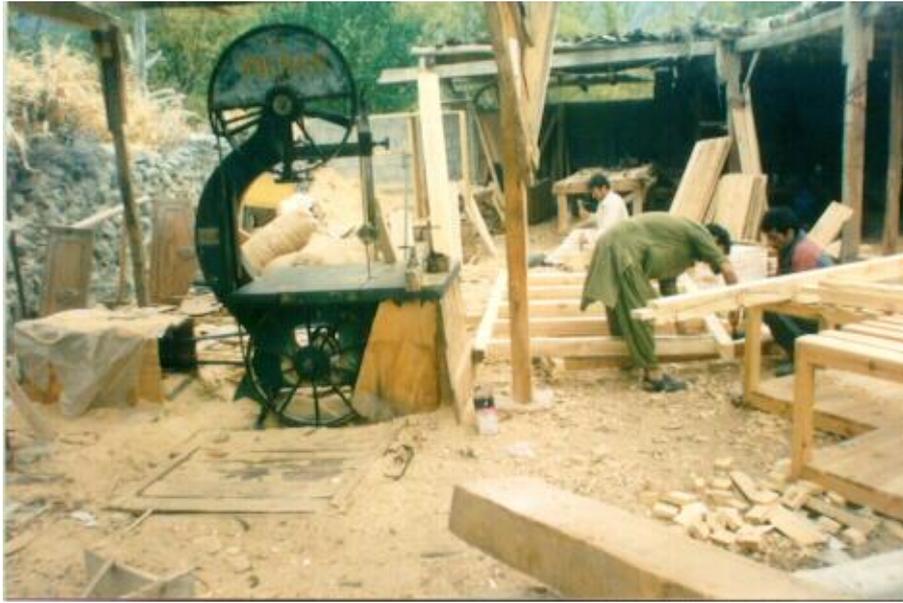
Only large enterprises (and subsidised NGOs) have the possibility of attracting staff for research. As no large-size enterprises exist in the Northern Areas, the development of better products can only be initiated through NGOs. Building (or appropriate technology) research activities in other parts of the country by Pakistani government-subsidised institutes have so far not lead to practical or applicable improvements for the colder mountain areas of Pakistan. However, the government can play a role in the future.

Several constraints (time) or handicaps (money) can be identified for entrepreneurs of micro-enterprises who wish to enhance their own skills or that of their personnel:

- Identification of training needs is complex and expensive when done by an outsider.
- If a training need is identified, the possible training source and funds also need to be identified.
- The entrepreneur needs to liberate some of his/her few craftsmen to attend the training course, which often has a high cost due to absence from productivity.
- Theoretical-practical training often include training on components already mastered.
- The acquired skills are not applied in new working methods or products within the working environment of the micro-enterprise.
- The actual working environment of the micro-entrepreneur is often quite different (imperfect and problematic) from the theoretical training environment (ideal and operating). Sometimes machines are used during the training that are unavailable in the local market.
- A training in a technical school often has good electrical power supply, whereas this commodity may be unavailable in the local situation.
- The micro-enterprise training is often centred around management aspects rather than on technology or manufacturing aspects.

The enterprise "host" training visit of the BACIP programme provides a shortcut for the entrepreneur to avoid the above problems and shows the practices and results of other (similar) companies. The entrepreneur will be able to make his/her own training needs assessment and at the same time understand the linkage between technology and management.

The task of the BACIP programme in this method is to identify micro-entrepreneurs that require the training and negotiate with the more experienced entrepreneurs for the training of their colleagues.



The larger local carpentry workshops often have only a band saw, the rest of the work is done by hand.



Training visit with carpenters of Skardu town to study the new BACIP products, such as windows and school furniture.

PROFILE OF LOCAL MICRO-ENTREPRENEURS

Enterprise development is based on the emergence of new and diversified markets which present new business opportunities and challenges to entrepreneurs². Their market growth will depend on the availability of new products and dissemination of information about these products among the potential client population. To achieve this, the steps being followed by the BACIP programme are:

1. Identification of needs through participatory research (including women) and close observation.
2. Formulation of solutions, considering local materials and minimum costs.
3. Testing the solutions in user environment (village housing) and obtaining user comments.
4. Upgrading solutions based on user comments and entrepreneur abilities.
5. Stimulation of demand through various information and promotion means.
6. Developing marketing and delivery structures using local networks.
7. Manufacturing through local entrepreneurs and with support of manuals.

The successful micro-entrepreneurs must be able to respond to the needs of the rural clients and be able to switch between products (and markets), or diversify their products on the basis of the requirements of their clients. Within the above scenario, the micro-entrepreneurs in the Northern Areas have a relative advantage because they are located close to their clients and structured to respond to the individual needs of the villagers. In fact they are accustomed to manufacturing products on special demand by clients, but lack the capacity of product innovation (reading plans or seeing examples). On the other hand, the micro-entrepreneurs are confronted with competition from the five largest villages in the region (over 5,000 families) and hampered by high illiteracy levels. The latter considerably reduces their access to new technologies or understanding of new designs or working methods.

The following points are relevant for the development of the projected training method:

- ◇ In the case of the Northern Areas, the entrepreneurs are all in the class of micro-enterprises.
- ◇ The clients are house owners in the (more than 1000) villages, many of them with poor road accessibility and with inhabitants that live close to the poverty level.
- ◇ The clients have little or no access to credit.
- ◇ In the villages with more than 200 families (only 5% of the villages), there do exist a few entrepreneurs (masons, carpenters). However, the skill level is usually very low or focused only on a few traditional articles. In addition they do most labour as part-time work or as a seasonal activity. The more experienced craftsmen have migrated to the large cities.
- ◇ In villages smaller than 120 families (80% of the population), almost no entrepreneurs exist. Those that have some masonry skills do this as a seasonal activity. The skilled persons have all migrated to the larger cities in search of an income.
- ◇ Access to materials "imported" from the larger villages is very difficult and depends on the vision of the owners of the building material stores in the five main villages. In the villages smaller than 200 families, almost no building materials are available other than stone or wood.
- ◇ Access to smaller villages located higher up in the valleys is often through the larger villages. This means that networking for the delivery of materials or skills training should be developed in stages, starting with the larger villages.
- ◇ A system of sales or income taxes does not exist, making the administrative procedures of the micro-entrepreneurs quite simple. Basic bookkeeping or administration should, however, be developed as the increase of business will require placing orders and making contracts.

² Detailed information about the development process of new products can be found in the publication entitled *BACIP Product Development (June 1999)*.

As all entrepreneurs are presently working in a non-formal modality and most of them are largely illiterate, formal training would be impractical or result in intangible improvement because:

- * The entrepreneurs cannot liberate sufficient time to attend formal classes and they would lose too large a percentage of their small income (unless they are subsidised). If the absence from their business is too lengthy, existing or potential clients will go to other entrepreneurs.
- * Formal training is often crammed with information that is not immediately required by them in order to operate effectively. Considering the low level of education among the micro-entrepreneurs in the Northern Areas, training should be kept simple and to the point. Formal training organisations often argue that micro and small enterprises (MSE) need to know the additional information, but such information should only be supplied if requested by the entrepreneur.
- * Formal training always includes a number of skills already known to the craftsmen. The (additional) time spent on such training is a waste of time, as seen from the viewpoint of the entrepreneur.
- * No technical training schools or institutes exist in the area. If the entrepreneur was to travel outside the Northern Areas, the organisational and implementation expenses would increase dramatically.
- * The cost of formal trainers is rather high and cannot be born by the entrepreneurs. The BACIP programme has no funds for formal training of hundreds of entrepreneurs, each of them having their own specialisation. A mono-skilled entrepreneur should only be taught a new line of skills if that entrepreneur sees additional business in the new line.
- * Building seasons are very distinct per valley, altitude and region due to the local micro-climate. During several periods no formal training can be realised as the micro-entrepreneurs must attend either to their agricultural activities or to income possibilities in the short building season.
- * The attention span to formal or theoretical training is very limited and the retention is usually no more than 10%.
- * If the actual training does not result in immediate economic benefit, the interest is soon lost and the retention of the learned aspects becomes nil.
- * Even in cases where the entrepreneur may understand some of the issues, once back in his/her own village environment the entrepreneur's time is absorbed by resolving daily problems and no time can be spared to enable rising above these problems and organising better working methods.

Considering the above, a development method for the local entrepreneurs needs to be realised that is adjusted to the particular economic and social possibilities of these entrepreneurs.

The training method chosen by BACIP has been that of bringing the less experienced entrepreneur together with the more experienced and focusing only on one single product for which there is a potential market. With "host" training, the possibility exists of local entrepreneurs working together with skilled entrepreneurs in the production of new articles for its own village, thus not losing his/her regular clients or business and simultaneously learning new aspects of the business.

Three main directives can be defined for the "host" training:

- ◆ Only those trainee entrepreneurs in villages where there exists a demonstrated demand for the new products should be supported by the BACIP programme.
- ◆ The support should be based on the economic interest of the trainee, and that entrepreneur should contribute financially to the training.
- ◆ The training visit should be based on the economic or business relationship interest of the "host" entrepreneur.

WHAT IS AN ENTERPRISE "HOST" TRAINING VISIT?

An enterprise "host" visit is an interaction through organised visits between two or more entrepreneurs/enterprises, operating similar or related business activities, for the purpose of facilitating:

- Transmission and exchange of information as part of a learning process.
- Establishing contacts with the purpose of benefiting commercially from these contacts in the future through enhanced business.
- Establishing working relationships by mutual interests and trust, being contrary to a further or continued individualisation of the micro-entrepreneurs, which causes slow development and lack of specialisation needed to realise higher quality products.
- Identification of common opportunities, resources and technologies that could form the basis of subcontracting or group purchases.
- Identification of common constraints or deficiencies that can lead to group action for training or problem solving, such as equipment sharing or special training activities.

For example:

Metalworkers are interested to see how sheet metal is manufactured, folded and cut in the larger factories and to learn about the particular properties of the different source materials.

The visit may consist of an *unstructured* training model, which means that in advance of the actual visit, the specific focus of the training has not been determined.

During the visit the entrepreneurs may discover the economical benefit derived from a group purchase of larger quantities of a special type of sheet metal required for the house improvements.

As a resuming action, they can make a deal with a local trader to supply them on certain conditions.

The structure of the training model is based on four basic steps:

1. A preparatory meeting in which the expectations are formulated.
2. The actual visit in which the entrepreneurs make observations.
3. The post-visit meeting in which the expectations are compared with observations.
4. The individual or group actions to introduce the learned aspects or take action.

"Host" enterprise visits are *linkage activities* that allow entrepreneurs from micro-enterprises to visit their immediate and more experienced colleagues, larger firms, wholesale organisations, suppliers, small business associations and support agencies at the "host's" working premises.

A "host" enterprise visit could be considered as a *participatory research and learning process*, whereby participants identify and determine their own learning needs (what they wish to learn) and through visits proceed to learn directly from their more experienced colleagues by using a flexible combination of research and learning methods, such as observation, listening, questioning, discussion, demonstration and voluntary experience sharing, with minimum external facilitation.

After the visit the learning experience can be complemented with extended direct relations between the different visiting entrepreneurs, for example, in combined purchase of raw materials or in direct relations with the larger ("host") enterprise through contracting or subcontracting.

TYPES OF ENTERPRISE "HOST" TRAINING VISITS³

Three main types of enterprise "host" training visits can be identified as follows:

- A. "Host" training visits to **more experienced** or larger enterprises and businesses.

During "host" training visits, one or more entrepreneurs from micro-enterprises visit the more experienced or larger, more technically advanced enterprises. "Host" training visits should be of a short duration (not longer than a few days) and are dependent on the training capacity of the "host".

- B. "Host" visits to **similar enterprises** of the same profession.

Micro-entrepreneurs visit and exchange information with each other. In this case the entrepreneurs are about equal in skills level and development, as well as in the same field of business. These visits between the two parties are of short duration, usually not longer than half a day, and are meant to get a first-hand impression of different working methods. This can only be realised when there is no possibility of competition between the village entrepreneurs.

- C. "Host" visits to **other types of enterprises** or other types of professions

Group visits whereby entrepreneurs having similar problems or training needs come together for a workshop or professional trade show or visit other related types of enterprises. Micro-entrepreneurs visit (as a group) other types of enterprises to expand their horizon about products, manufacturing processes, advertising, packing, trading or other related business.

It has been observed that in Europe most innovation for micro-enterprises is channelled through wholesalers. These wholesalers have the possibility to introduce new types of equipment or ideas and have the contacts with larger manufacturers or factories. In the case of the Northern Areas, only a few local traders have contacts with wholesalers in the main cities outside the region⁴. The average local trader does not have the administrative capacity to search for new equipment, order new tools or place orders for small quantities of source material.

³ Part of the present manual has been adapted from a manual the author developed for the FIT (Farm Implements and Tools) programme realised in West Africa.

⁴ In the case of the BACIP programme, it is BACIP that initially introduces the new materials. Eventually this task must be taken over by the city traders. They will only do so if there is a demand from the entrepreneurs.

WHY ORGANISE MICRO-ENTERPRISE "HOST" VISITS?

The overall objective for facilitating the organisation of "host" visits is to initiate a process that will establish a non-traditional but sustainable learning mechanism for entrepreneurs from micro-enterprises through exposure to similar businesses and sharing of experiences, ideas and information.

Such a learning mechanism provides new ideas on management, contracting and technology. Repeated "host" visits enhances the innovative capability so that the micro-entrepreneurs can better survive in a competitive business environment and continuously improve their performance. Micro-entrepreneurs will be exposed to new technologies, which would otherwise be inaccessible due to the high cost of formal training and difficulties in organising initial visits. Once, however, a group of entrepreneurs has realised their first "host" visits, they should be able to repeat the exercise without further external assistance.

More specifically "host" visits are aimed at:

- Creating opportunities for entrepreneurs to share ideas, experiences and information which address limitations within their own company or in their sub-sector.

Obtain new information from sources that were unknown before.

- Creating opportunities for entrepreneurs of micro-enterprises to establish and sustain horizontal (among equals), vertical (markets), backward (subcontracting) and forward (supply contracts) linkages with each other.

Subcontract pre-planned planks from a centrally located mechanised carpenter.

- Exposing entrepreneurs of micro-enterprises to a variety of technological options relevant to their sub-sector.

Introduction of specially galvanised materials or components.

- Enabling entrepreneurs of micro-enterprises to identify common constraints, as well as opportunities, resources and technologies, which could form the basis for networking.

Basic course on the reading of technical drawings.

- Enabling facilitators of micro-enterprise development to promote advertisement to the villages in the rural areas.

Group exploitation of "yellow pages" to advertise skills or products.

OBSERVED BENEFITS OF "HOST" VISITS⁵

Visiting entrepreneurs in other projects facilitated the identification of new elements and ideas on enterprise management; production techniques; marketing; financing; safety and space planning of the work area; storage organisation; material flow; processing; quality control; technology innovation; entrepreneurial capability and social/group dynamics. The following chart gives a summary of the effects of enterprise "host" visits:

ENTERPRISE MANAGEMENT ELEMENTS	EFFECTS
Production	<ul style="list-style-type: none"> * Access to information about new products, material combinations and services, leading to product diversification. * Linkages with suppliers of source materials. * New ideas about production ethics, e.g. importance of safety, re-use of material and workshop organisation.
Marketing	<ul style="list-style-type: none"> * Improving marketing skills, such as presentation and sales. * Making purchase, supplier and marketing contacts. * Subcontracting and actual receipts of orders.
Financing	<ul style="list-style-type: none"> * Access to information on new credit sources and innovative savings and credit systems, method of organising village credit schemes.
Organisation	<ul style="list-style-type: none"> * Changes in the organisational structure. For example, changes in production units or production floor plans have resulted in the integration of enterprises whereby micro-enterprises are able to switch between products based on seasonal variations in availability of raw materials and prices.
Control	<ul style="list-style-type: none"> * Improving control on revenue accruing from equipment use. * Improved awareness about the need for accurate measurement records, accounting and financial analysis.
Technology	<ul style="list-style-type: none"> * Access to new technical skills and technologies. * Use of new tools and assembling methods. * Access to information on suppliers of new tools, equipment and quality spare parts or reliable equipment repairers.
Value Addition	<ul style="list-style-type: none"> * New processing, packaging and delivery techniques. * Knock-down equipment and sales cost reductions to provide better access to finance from clients.
Human/ Entrepreneurial Capability Development	<ul style="list-style-type: none"> * Enhance gender confidence in equipment operation, maintenance and management. * Enhance entrepreneurial confidence through recognition that there are several others operating under similar circumstances. * Quick and effective innovation adoption through exposure to new ideas, technologies and management options.
Performance	<ul style="list-style-type: none"> * Improved productivity or quality by new controlling process. * Improved efficiency or increased incomes per unit input.
Networking	<ul style="list-style-type: none"> * Start a sustained process of networking with colleagues.

⁵ The observations mentioned here are a summary of the results of the "host" training activities in West Africa.

More Rapid Change in Behaviour than Formal Training

Micro-enterprise "host" visits tend to create effective learning that apparently results in more rapid changes in behaviour and quicker adoption of innovation than other more theoretic training schemes. The strengths of "host" visits as a learning methodology are particularly attributed to:

- ◇ The use of (self) discovery learning techniques are psychologically reputed to result in more permanent change in behaviour. By bringing the entrepreneur into another environment, he/she observes and makes deductions useful to his/her own working situation.
- ◇ Entrepreneurs are interested in what they learn during "host" visits because they determine their own learning needs and apply their own learning methods (observation, questioning, discussion, etc.) which facilitate their learning processes.
- ◇ The learning method involves the use of a combination of vision, sound and touch that result in effective assimilation of knowledge, skills and attitudes.
- ◇ The entrepreneur sees during the visit the direct effects of the different operational, technological and managerial methods. This is the best motivation for application of those experiences within his/her own enterprise.
- ◇ Networking, which often results from "host" visits, creates follow-up opportunities for continuous exposure and exchange of experiences, ideas and information; forming the basis for a continuous learning process.
- ◇ Networking with the other organisations or entrepreneurs and establishing contacts with wholesalers, suppliers and the "host" enterprise often result into contracts or subcontracts for specific activities or components.
- ◇ The "host" visit in most cases requires a time investment of not more than one to three full days, which is an acceptable amount of time for entrepreneurs from micro-enterprises. In many circumstances the mini-managers cannot dedicate large tracts of time on conventional training.

PLANNING "HOST" TRAINING VISITS

Planning for micro-enterprise "host" training visits can be most effective when conducted following a participatory process approach. In the Northern Areas, however, such a participation will be highly time consuming due to large distances and difficulties in communication. The participation in the communication and decision-making process need therefore to be organised by the BACIP programme and co-ordinated through the village co-ordinators.

The following steps are to be undertaken:

A. Information Gathering

Based on village surveys and the entrepreneurs that have participated in the delivery of the house improvements, a preliminary list has been compiled of almost 150 entrepreneurs in various building trades. These entrepreneurs will be approached and requested to complete the Entrepreneur Status Report (Annexe I). At the same time the principle of the entrepreneur "host" training visits will be explained in detail. Parallel information should be collected from NGOs and agencies⁶ dealing with enterprise development, especially those involved in facilitating, promoting or co-ordinating small enterprise development, technology development and activities of women's groups.

B. Situation Analysis

With on-the-spot personal observation of the micro-entrepreneurs, a situation analysis can be realised and the particular constraints of the trainee entrepreneur assessed. For the purposes of future evaluation, some *baseline indicators* on productivity, profitability, efficiency, sales and management of the target enterprises need to be estimated. Only simple baseline indicators should be established to avoid mistrust from the entrepreneurs. Many informal sector entrepreneurs either do not know or are unwilling to provide such data. Annexe II provides a sample Baseline Survey Form.

C. Animation of Target Groups

Entrepreneurs are to be sensitised to the concept of "host" training visits as a learning method and as a means to identify solutions to their constraints. Their interest is essential as an organisational and financial contribution is required from them. Further negotiation will only be with those entrepreneurs that see the possibility of enhancing their business.

D. Decision Making

Based on the information gathered, the organising person needs to take decisions on:

- general goals and objectives of the "host" training visit.
- selection of participants, financial or organisational contribution.
- selection of reunion sites, food facilities, transport and sleeping logistics.
- potential external collaborators and their roles.
- actual "host" visit programme, whom to visit.
- timing of the different activities.
- how to handle administrative, legal or cultural procedures associated with visits to specific "hosts".
- resource needs and expected donor support and local contribution.
- planning of fund-raising activities.
- establishment or co-ordinating committees and their tasks.

⁶ In the case of the Northern Areas, collaboration should be sought with the Aga Khan Rural Support Programme (AKRSP) that has an enterprise development section and information about village-based credit systems.

"HOST" VISIT PLANNING

From:

To:

Date:

Activity	Entrepreneur or Village Co-ordinator	BACIP Staff	"Host" or Receiving Enterprise
1. Responsible or co-ordinating persons who organise each part of the activity, address, telephone or other contact means			
2. Preparatory visit date, number of persons (male-female), location, hour			
2a. Materials and stationery required for the preparatory and other workshops, flip charts, paper, notebooks, pens			
3. Transport means to preparatory workshop, address or contact location of workshop, number of seats, hour booked and cost			
4. Food and drink catering for the preparatory workshop, number of attending persons, time food and drinks are required, quantity and cost			
5. Actual "host" visit, number of participants (male-female), time to start, address and starting point			
6. Transport means for visit activity, address, number of seats, hour booked and cost			
7. Accommodation type, location and address, number of rooms (male-female), cost per person including breakfast, reductions, taxes			
7a. Additional accommodation required for supporting persons to female participants, cost			
8. Food and drink catering for the "host" visit, number of attending persons, time food and drinks are required, quantity and cost			
9. Refreshments during activity, timings of requirement, type of refreshments, quantity and cost			
10. Review workshop, timing, number of participants, location			
11. Refreshments during the review workshop, timings of requirement, type of refreshments, quantity and cost			
12. Other participants and their cost			

ROLES IN ORGANISING "HOST" TRAINING VISITS

The designed objectives must be accomplished by good organisation. The main steps include:

- ◆ Confirmation and communication of the roles and responsibilities of collaborators.
- ◆ Orientation of those responsible for the various roles.
- ◆ Motivation and provision of necessary resources to those responsible for various roles.

The roles and activities involved in organising "host" visits depend on the:

- ◇ Type of "host" visit (individual, group, local or to the city, uni-sectoral or multi-sectoral).
- ◇ Literacy status of participants.
- ◇ Financial contributions of the different parties involved (trainee, "host", organisation).
- ◇ Degree or type of documentation desired.

Different Roles

The different roles can be united and performed by one or more persons. For the organisation of a single trainee entrepreneur to another "host" trainer, all roles can be realised by the same person⁷. The different roles or activities, depending on the size of the activity, are described below:

Co-ordinator Role: Co-ordinating the planning, organisation and conduct of the "host" training visit activities. Locating, sensitising and selecting potential participants. Identifying or providing appropriate accommodation. In many cases the participants need to pay for their own accommodation and can be actively involved in looking for that accommodation.

Animator Role: Facilitating the target groups or potential participants. This role is to guide the participants through the various stages of the "host" visit and is important when participants are from different cultural, educational or sectarian backgrounds. Their level of motivation and commitment is crucial for the success of visits as well as the financial contribution.

Reporter Role: Documenting the training visits. In small visits the co-ordinator, animator and reporter can be the same person. Depending on the required outputs of the activity and the promotional objectives, more attention can be given to this aspect. Making good documentation (written report, photographs and/or video) of the positive experiences from the first "host" visits will assist in the motivation of future groups.

Interpreters: Provide simultaneous translation services where "host" training visits are organised between different language groups or where the receiving entrepreneur does not master the local languages or dialects. Translating everything twice has the advantage that sufficient time is taken in trying to understand the issues at hand.

Resource Persons: Facilitate technical discussions or exchange of information during the implementation stage of the visit. Sometimes these are provided by the "host" organisation.

Transporter: Operators provide transport services. Here the villagers often have their own contacts.

Caterer: Provides food and drink. For long trips to remote areas or villages, the food and drink supply should be well looked after. In many situations the success of the visit depends on the attitude of the participants about the catering services.

⁷ In the BACIP programme only one female Community Liaison Officer and an Engineer in each sub-district (Skardu and Chitral) are involved in the local organisation.

CONDUCTING "HOST" TRAINING VISITS

Based on the visit plan and organisational arrangements, the visit is tailored to the participant's *expressed felt needs, desires and interests*. Not only will this be more conducive to the learning process, but will also foster the willingness to participate financially to the visit organisation. In conducting a visit, attempts should be made to:

- ◆ create opportunities for optimum interaction between participants, formal and informal.
- ◆ ensure that the participant's felt needs, interests and desires are met.
- ◆ work within budgetary and time limits.
- ◆ achieve the stated objectives.

Programming for "Host" Visits

The visit programme must make provisions for *formal* and *informal* sessions. Formal sessions could include narrative reporting by participants on their various enterprises, group discussions, plenary discussions and field visits; while the possibility for informal sessions could be provided through convenient communal sitting, dining and recreational arrangements that promote optimum interaction.

A typical "host" visit should be conducted following three basic steps:

1. Pre-Visit Workshop

The main sessions of the pre-visit workshop are:

- introduction of the participants to each other.
- expression of the participants' expectations and noting them down on a chart.
- orientation of the participants to the concept, objectives, approach and programme, as well as the organisational and logistical arrangements of the visit.
- exchange of personal experiences by the participants, guided by check lists.
- discussion of important or common constraints identified from the presentations.

2. Visit by the Participants to the "Host"

Sites selected for visits should be such that they:

- create the environment for more in-depth learning through demonstration, exhibition, observation, questioning, discussion and listening.
- create the environment for participants to identify solutions, options or supporting agencies that could help resolve their particular and common constraints.

3. Post-Visit Workshop

During the post-visit workshop, participants are to:

- *reflect* on the experience sharing and sessions of the "host" training visit.
- *identify* lessons learnt from the different sessions.
- *relate* lessons learnt to the earlier identified constraints.
- *identify solutions* and other helpful options, as well as supporting agencies, that could help resolve their particular and common constraints.

RESOURCES FOR "HOST" TRAINING VISITS

The resources required in planning, organising and conducting "host" training visits are both human and material. The tasks of the human resources include: co-ordination, animation, facilitation, organisation by resource persons, language interpretation, catering and transport organisation. Material resources required mainly include: accommodation, food, means of transport and provision of first-aid medical supplies.

- ◇ When group travel is organised, the co-ordinator should be aware of where and how first-aid can be obtained as sometimes small accidents may occur.
- ◇ When group travel involves women, special attention needs to be given to accompanying family or persons who will take care of the small children⁸.
- ◇ With regard to the transport of women and local traditions, special arrangements need to be made to avoid that women are seated next to men who are not family⁹.
- ◇ When villagers come to the larger villages, they always look for shopping opportunities. The success of the visit can often be measured by the time allowed for personal shopping.
- ◇ Care must be taken that no persons participating in the visit disappear for private business upon arrival in town, unless they have fully financed the transport and accommodation themselves.

Contributions from the participants is an essential element in "host" visits. To build the capability of participants to initiate and execute future visits by themselves, they have to participate financially in these activities. By doing so they work towards the sustainability of future visits.

The degree to which participants are willing to make contributions depend on:

- the stage of development of their businesses and current level of earnings.
- their perception of the severity of their business constraints and the opportunities presented by the visit to resolve such constraints and enhance the performance of their businesses.
- the effectiveness of animation done during the planning stages of the "host" visit.

The first local contribution is to the cost of transportation and accommodation. During the first group "host" visits, local contributions of up to ten percent of the total cost is possible. Local contributions often increase with subsequent "host" visits, when participants have fully appreciated the benefit of the visits. After one or two visits they should be able to initiate and execute their own follow-up visits with little or no direct external support.

The organisational overheads by BACIP are a significant portion of the cost. These are much higher than the logistical costs. Simple and clear procedures for single entrepreneur "host" training visits must be established in full co-ordination with the village co-ordinators in order to reduce the organisational costs of BACIP. Cost-efficiency in organising group visits could be achieved through maximum participation of beneficiaries. This can be through large numbers of participants, financial contributions or in the form of participatory services (organisation).

To monitor the actual cost and the contributors to each visit, data should be collected and indicated on the "Host" Visit Planning form.

⁸ In the organisation of BACIP briefing sessions for village co-ordinators (including female village resource persons), allowance was made for additional women who would look after the small children during the workshop.

⁹ In cases where all participants came from the same village, the seating arrangement in the hired transport was easily resolved.

EVALUATING "HOST" TRAINING VISITS

Like all development activities, "host" visits need to be evaluated to:

- Assess their effectiveness.
- Assess the impact they make on the performance and well-being of the beneficiaries according to their expressed expectations, needs, desires and interests.
- Identify relevant lessons learnt for the purpose of replication.
- Provide participants with the opportunity to reflect on the follow-up decisions and actions to be taken that will optimise the benefits of the "host" visit.

Some of the expectations expressed during the preparatory workshop of the "host" visits were formulated as follows:

- *to learn how to better manage our enterprises in such a manner as to make a positive impact.*
- *to find solutions to our problems.*
- *to pickup relevant information from the experience of others to enhance our performance.*

Evaluation should be done immediately after the completion of the "host" visit. In addition the same form in Annexe I can be used on a yearly basis to assess the actual improvement in the enterprise.

Evaluation of "host" training visits is to be participatory and should include both qualitative and quantitative methods. Quantitative methods are feasible when participants are literate, while qualitative methods could be used for both literate and illiterate participants.

The baseline information collected following the format of Annexe II could be used as a basis for the post-visit evaluation.

The following points can be discussed in the group or per individual:

- * Expectations from the "host" training visit.
- * Major business constraints which the "host" visit has helped to resolve directly or indirectly.
- * Whether expectations have been met during the visit.
- * What participants perceive they have achieved through "host" visits.
- * What participants liked or disliked about the visit.
- * Participants' suggestions for improving the execution of future visits.
- * Whether participants are willing to participate in future visits.
- * Whether participants are willing to make more contributions towards the execution of future "host" training visits.

During the yearly evaluation of entrepreneurs about the result of the "host" visits, it is necessary to ascertain whether the visits have resulted in:

- ◆ Linkages to new sources of raw materials, finance, markets, suppliers of equipment and spares, or equipment repairers.
- ◆ Changes in product range, variations, quality, quantity or packaging.
- ◆ Changes in management systems, floor plan or size of production units.
- ◆ Purchase and/or use of new equipment or tools.
- ◆ More sales or more clients.
- ◆ Increased productivity defined by more output per person employed or more output per unit cost.
- ◆ Changes in attitude of personnel, such as changes in gender attitude.
- ◆ Changes in energy or material conservation.
- ◆ Diversification of the types of materials that the entrepreneur can now work with.

SUMMARY – ENTREPRENEUR "HOST" TRAINING VISITS

Description of Entrepreneur "Host" Training Visits

"Host" training enables entrepreneurs (trainee, semi-skilled craftsmen) from micro and small enterprises (MSE) to visit other entrepreneurs ("host", skilled or more advanced) on an individual basis.

Objective

Through these "host" training visits, organise the exchange of information, skills, technologies and contacts between entrepreneurs and enterprises in the same professional sectors.

Target Groups

Entrepreneurs and semi-skilled craftsmen from villages (trainee) who wish to learn the necessary skills to manufacture new products, learn new techniques or provide new services to their clients in the villages.

Identified Problem

Semi-skilled craftsmen, such as carpenters, masons, electricians and plumbers, in rural and mountainous villages of the Northern Areas provide construction services to the villagers in their direct environment. The type and quality of the services depend on their earlier exposure to technologies or designs, which are mostly inherited from their fathers or observed during an occasional visit to the larger towns. Some of the technologies practised in towns are inappropriate for the rural areas, either in material use or functional design, resulting in a wastage of materials (excessive wood dimensions) or uncomfortable situations (cold houses through the use of cement blocks). These semi-skilled craftsmen lack the detailed exposure to improved designs and working techniques.

Related Problems or Conditions

Training is a costly affair and should be kept as short as possible. Subsidising medium-term (a few months) or long-term training (a few years) is neither affordable nor sustainable. The literacy level of most semi-skilled village craftsmen is insufficient to follow theoretical training.

Training should be given in an environment that is as much as possible similar to their own working environment. Thus, working alongside a more skilled colleague "host" in a simple workshop would provide more and real problem solving examples than would be the case with a theoretical classroom environment. Entrepreneurs will be motivated to learn new skills if they can improve their income by selling the new products, which they will be able to manufacture after the learning period, to the villagers.

Methodology

1. BACIP has developed new and improved building techniques, and several **new articles** for home improvements. These have been tested by the house owners and are marketable in the villages.
2. Village entrepreneurs who wish to manufacture the new products or deliver the new services to the villagers can be trained. The need for training will depend on the **potential market** for the sale of these products and the entrepreneur's willingness to bear his/her portion of the training cost.
3. Semi-skilled craftsmen from small villages will have the **opportunity** to visit skilled "host" craftsmen (in larger villages or towns) and work with these skilled craftsmen. In this way they learn how to manufacture the new products and use new techniques.

4. The **duration** of these "host" visits will be very short, just long enough to learn how to manufacture one new article. To keep the cost to a minimum (for both parties), the training period will be limited to the making of a single product, thus requiring only **a few days**.
5. During the "host" visit, the semi-skilled entrepreneur will have the opportunity to observe other aspects on how the skilled entrepreneur **operates his/her enterprise**, providing a wealth of information in the field of material and equipment use, as well as managerial aspects.
6. The semi-skilled entrepreneur will manufacture the selected article under the supervision of the skilled "host" through **hands-on learning**. In some cases, such as electrical installation in houses, the "host" will work together with the semi-skilled craftsman in the village.
7. The BACIP programme will initially finance the transport and mobilisation expenses of the trainee to the location of the "host" entrepreneur, but not the salary component of the trainee. BACIP can finance the mobilisation of the "host" trainer as well as his/her salary component.
8. If an article is to be manufactured on order from another villager, the cost of the required manufacturing materials will be paid to the "host" trainer by the semi-skilled craftsman and the finished article will be **carried back to the village by the trainee** and sold to the villager. This means that there should be a good arrangement between the trainee and the village client, preferably in agreement with the village co-ordinator to ascertain payment.
9. Local craftsmen have difficulty understanding the making of a new product if they have not personally copied it under guidance. With the making and installation of a real improvement together with the skilled craftsman, the semi-skilled craftsman will then be able to **replicate the article** for the other villagers and make a business out of it.
10. Essential items necessary for the manufacturing of the product or for the delivery of the services can be bought from the skilled craftsman in the town (for example, special fittings or knock-down packages). In this way a **business relationship** will be established between the two entrepreneurs with both benefiting from the new working relation.
11. With the economic success of the results of the first "host" training by a village trainee and a small business activity created from manufacturing and selling the new products, the village craftsman will then be **interested in learning** how to manufacture **another article** or product.
12. With the sale of services or components benefiting the "host", that "host" would become further interested in extending his/her markets (trading of special components) and enhancing the **relationship with new entrepreneurs** in other villages to increase his/her business. Equally the skilled "host" entrepreneur will be interested in learning new products and techniques from BACIP.
13. Once the semi-skilled village craftsman has realised some business with a few products, short **group training sessions** can be given in bookkeeping and/or small business and administration skills. An entrepreneur assessment should indicate what other skills training will be required to further develop the village entrepreneur.
14. In order to assess what type of group training the entrepreneur requires (in a general sense), an Entrepreneur Status Report should be completed (see Annexe I). This form is to be filled out on a yearly basis and follows standardised testing formats so that the value of the measurements is comparable. On the basis of the completed form, an assessment can be made as to what training would be beneficial to the entrepreneur and what the contribution of the entrepreneur could be. After that a planning can be made to provide the additional training.

Cost-Benefit Ratio

- ◆ The cost (for BACIP) of the above-described training method will be minimal as both the semi-skilled and "host" entrepreneurs will finance part of the training. A "host" entrepreneur will be interested in providing the training once he/she understands that such a working relationship with a colleague will enhance/increase business. This is only possible if the more advanced "host" trainer either obtains free production labour during the training period or if the trainee entrepreneur will place orders in the future for host articles (knock-down or disassembled units).
- ◆ The efficiency of the "host" training method is great as no unnecessary (for the entrepreneur at that moment) information is provided and the semi-skilled village entrepreneur (trainee) can make a business from that training in a short period as the new article will be in demand from the villagers.
- ◆ The semi-skilled village craftsman will only need to learn and absorb what is necessary for him/her at that moment to solve particular problems related to his/her local working environment. Theoretical courses or training in an artificial environment usually provide the village operator with an overwhelming abundance of information that cannot be practised in the village.
- ◆ As a number of essential items for the delivery or local manufacturing of a product or services will be unavailable in the remote villages, purchase of these items can be from the "host" entrepreneur in the larger town, thus providing him/her with incremental business.
- ◆ Once the relation is established between the semi-skilled village craftsman and the "host" trainer, that relationship can grow on the basis of their mutual business interest, reducing BACIP intervention.

Considering the above, the "host" training method will have a very high cost-benefit ratio as compared with theoretical (classroom) training and can be self-sustained following initial contacts between the two parties.

The organisational aspects by BACIP include the promotion of the new products and services so that the village entrepreneur will understand the potential market he/she will get from delivering the products/services to village clients. The village entrepreneur can assist in developing the local credit system as he/she will derive business from the fact that other villagers will buy house improvement products. In addition the local village entrepreneur will be in a better position to assess if the villager can or will actually pay for the delivered services.

BACIP should train only a limited number of "host" entrepreneurs, one of each type of profession in every region and each entrepreneur on different items. Later the trainees can become "hosts" themselves. This last point is particularly important so as to spread the burden of being "host" trainer over more than one entrepreneur.

The BACIP programme village co-ordinator can assist in the identification of the different trainee entrepreneurs, explain the process and co-ordinate the communication between semi-skilled entrepreneurs and the BACIP programme. BACIP will then co-ordinate with the "host" trainers. In this process BACIP will only reimburse transport expenses.

Once an experienced group of "host" entrepreneurs has been developed, their names can be published in the BACIP catalogue. In this way the local village co-ordinators, together with the trainee entrepreneurs, can select their own "host" entrepreneurs from the "blue" pages in the BACIP catalogue.

ANNEXE I ENTREPRENEUR STATUS REPORT

Each entrepreneur participating in the BACIP training programme should be assessed regularly on the advances in performance, management and organisation. The following table should be filled out for each individual entrepreneur. Five different levels of skill are indicated. Under the level of skill the dates need to be recorded.

Name Mr/Mrs: _____ Profession: _____

Village: _____ Address: _____

Telephone: _____ Fax: _____

Other Information:

Description of Type of Skills Fill in the date of the skill measurement in the column	A. Unskilled	B. Little Knowledge	C. Basic or Average Skills	D. Above Average Skills	E. Advanced Skills
1. Read Urdu					
2. Write Urdu					
3. Read English					
4. Write English					
5. Memory arithmetic till 24					
6. Memory arithmetic till 100					
7. Use calculator					
8. Write a receipt or invoice					
9. Computer typing					
10. Spreadsheet on computer					
11. Read a plan of a house					
12. Read a drawing					
13. Make a plan of a house					
14. Make a drawing of a chair					
15. Make a sketch of a chair					
16. Make a perspective sketch of a house from a building plan					
17. Make a list of materials for manufacturing a product					
18. Calculate the surface of a floor plan of a house					
19. Calculate the number of cement blocks in a building					
20. Subcontract components to other entrepreneurs					
21. Make a quotation or offer					
22. Calculate the unit price					
23. Calculate cost reductions for mass production					
24. Bookkeeping, accounting					
25. Bookkeeping, software					
26. Cash flow projection					
27. Make timetable planning					

Description of Type of Skills	A. Unskilled	B. Little Knowledge	C. Basic or Average Skills	D. Above Average Skills	E. Advanced Skills
Fill in the date of the skill measurement in the column					
28. Planning a house/building					
29. Critical path planning					
30. Obtain financial credit					
31. Copy a model from sample					
32. Making and using a jig					
33. Follow quality control list					
34. Have a quality control in the entire production process					
35. Series production management and technology					
36. Use new tools for increased precision or efficiency					
37. Workshop organisation for series production					
38. Train other entrepreneurs					
39. Obtain additional training					
40. Discuss design options with clients and make new designs					
41. Develop engineering designs to ease manufacturing					
42. Develop engineering designs to make new products					
43. Participatory design development with clients					
44. Advertisement for products					
45. Marketing of products or services to target clients					
46. Do market research for new products or services					
47. Organise an exhibition					
48. Participate in a trade show					
49. Form a union with other entrepreneurs in same sector					
50. Participate in village/city economic planning committee					

Starting point in %: **date:** **Advancement in %:** **date:**
Advancement in %: **date:** **Advancement in %:** **date:**
Advancement in %: **date:** **Advancement in %:** **date:**

This form should be filled out as a base-line assessment and following each period after the entrepreneur has been exposed to other field experiences or training. The recording can be done, for example, once a year or at the end of the project cycle.

The advancement is between the former date and the new date. Moving one step to the right (for example from **B** to **C**) can be taken as one percent. The total advancement can thus be measured in percentages.

ANNEXE II BASELINE SURVEY FORM

Each entrepreneur participating in the BACIP training programme should be assessed regularly on the advances in performance, management and organisation. The following table should be filled out for each individual entrepreneur. Five different levels of skill are indicated. Under the level of skill the dates need to be recorded.

Name Mr/Mrs: _____ **Profession:** _____

Village: _____ **Address:** _____

Telephone: _____ **Fax:** _____

Other Information:

Description of Situation	Year 2000	Year 2001	Year 2002	Year 2003
Fill in the date of the skill measurement in the columns				
1. Number of skilled or professional personnel on full-time basis, including family (cost per month).				
2. Number of unskilled personnel on full-time basis, including family (cost).				
3. Number of administrative support staff, male and female, on full-time basis (cost).				
4. Electricity or type of power supply, specifying number of hours per week available. Indicate dependence on electricity (cost).				
5. Availability of own transport or rented transport for transporting of source materials or delivery.				
6. Water and availability of sufficient quantity water in number of hours per week. Indicate the dependence on water (cost).				
7. Size in square feet of production terrain. Land value of the total terrain.				
8. Size in square feet of covered or shaded workshop area. Is this area sufficient for present use?				
9. Size in square feet of secure storage, office and tools shed. Is this area sufficient for present use?				
10. Total amount of sales or income per month, including all sales on credit.				
11. Number of regular clients in the same village and outside the village.				
12. Possibility to reach other or new clients in other villages. Level of advertising, promotion.				

Description of Situation	Year 2000	Year 2001	Year 2002	Year 2003
Fill in the date of the skill measurement in the columns				
13. Different types of large equipment in the workshop in working operation and the estimated value of the equipment.				
14. Total collection of small tools and equipment in the workshop and the estimated value of the tools.				
15. Total value of loans obtained in cash or materials from institutes or suppliers.				
16. Total value of loans or credits in cash and materials given to personnel and buyers.				
17. Money used for own family per month or salary.				
18. Year the company or business was started.				
19. Starting capital and starting number of full-time employees.				
20. Total number of different types of articles or products manufactured when started.				
21. Current number of different types of articles.				
22. Availability of a working plan for the coming period with specification of products to be made or activities.				
23. Availability of a business plan or a projection of activities on how to develop.				
24. Identified constraints of the company that need to be resolved in the coming period or through the participation in "host" training visits.				
