## Note, October 2026

This report is published as it was written in July 2012. It describes Peace Through Prosperity as a charity and says its UK registration was pending. Peace Through Prosperity is not a UK registered charity: the UK registration was started in 2012 and 2013 and abandoned. The work now runs through AgiliTea Ltd (company 11452628) and is funded by its founders, by friends of the work and by a small number of corporate sponsors. Personal contact details have been removed from this copy; please use bringptp.com/contact/.

THE

# MOCHEE PROJECT

PEACE
Through Prosperity

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## Glossary

**PTP** – Peace Through Prosperity, a charity registered in Pakistan with the Directorate of Industries, Mineral & Labour Welfare of Pakistan.

**Mochee/Cobbler** – a shoe repair craftsman who typically plys his trade off street pavements, such street cobblers are common across South Asia including Afghanistan, Bangladesh, India and Pakistan.

**NAVTTC** – National Vocational Technical Training Commission – an organisation in Pakistan that is responsible for setting national occupational standards and qualifications and accrediting training providers.

**CDA** – Capital development authority, Islamabad's municipal body.

**DAK** – Darra Adam Khel, a town in Khyber Pakhtun Khwa

**DRR** – Disaster risk reduction

**DRM** – Disaster risk management

**GIS -** geographic information system

**NGO** – Non governmental organisation(s)

**PIDE -** Pakistan Institute of Development Economics

**KPK** – Khyber Pakhtun Khwa province of Pakistan

**TMA** – Town Municipality Authority, a governmental department found in towns across Pakistan.

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## EXECUTIVE SUMMARY

To address the issue of terrorism in society one must address the factors that provide support for it in a populous, provide resource pools of despondent individuals for the evil minds to use as foot soldiers. Such factors include poverty, lack of education, lack of skills, lack of rights and basic services[1].

In countries where institutional structures are weak and economic growth is slow, the probability of terrorism as well as willingness in the population to support it is high. Empirical studies suggest that education and economic perspective are the best long term, sustainable solutions to counter terrorism[2].

Social and economic inequities, unemployment and lack of basic amenities give rise to a sense of deprivation and ultimately to outrage. As the economic opportunities for an individual grow it reduces the likelihood or the willingness for him to be involved in or support terrorist activity[3]. Literature, empirical studies and common sense suggest that the best way to counter terrorism is through bringing about economic stability and by alleviating poverty. The positive externality of prosperity is the reduced number of uneducated, unskilled, unemployed youth available to criminal gangs and extremist organisations to induct as foot soldiers.

Given the socio-economic facts, brought on by inequitable distribution of wealth, elitist monopolies over assets, agricultural land, regressive tax policies, a lack of access to justice and a lack of basic human rights, are all linked to growing rates of poverty and despondency in Pakistan.

Micro business entrepreneurs, craftsmen, semi-skilled labor struggling to be on the right side of the poverty line form a large pool of potential supporters for these terrorist organisations. Whilst the unskilled, uneducated youth with no hope or opportunity at the horizon provide the recruitment pools for criminal gangs and extremist organisations. Our own research and of others shows that criminal gangs are often either consumed by extremist organisations or are used for raising finances from urban centres through their criminal activities; protection rackets, kidnappings for ransom and bank robberies.

Addressing the needs of micro business entrepreneurs, craftsmen, semi-skilled labor segment of society and alleviating their economic hardships can prove to be beneficial in the efforts to counter terrorism directly and indirectly. Improving the economic status of this segment of society will reduce their vulnerability towards extremist ideology and stimulate overall economic growth which has a negative relationship with terrorism. The aim is to bring this segment out of generational poverty and put them on a sustainable path to prosperity.

Many RSP's (rural support programs) and micro credit banks have already exercised the concept of micro credits and found it very effective in alleviating poverty. But the importance of micro entrepreneurs in the economy has not been recognised as it should be nor has the positive impact their prosperity and growth can bring to bear on the root causes of terrorism and its support in Pakistani society.

In the dual framework of entrepreneurship and microcredit, entrepreneurship has multiple impacts on agents (in our pilot project this would be the mochee / cobbler community). So investment in entrepreneurship and skills development will undoubtedly increase the capacity of agents on the one hand and ensure efficient utilisation of resources at the other.

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[2] Freytag, Andreas , Jens J Krüger, and Daniel Meierrieks. "The Origins of Terrorism: Cross-Country Estimates on Socio-Economic Determinants of Terrorism." *Working paper*, 2010

[3] Schneider, Friedrich , and Raul Caruso Caruso . "The (Hidden) Financial Flows of Terrorist and Transnational Crime Organizations A Literature Review and Some Preliminary Empirical Results ." *Economics of Security Working Paper Series* , 2011.

Pakistan has an underfunded education system with existing and growing challenges of meeting the demands of a growing population. Pakistan spends only 2.69%of its GDP on education *as* compared to India spending about 3.3%and Nepal 3.2%[4]. Pakistan stands amongst the ten lowest ranking countries of Asia with a very low and stagnant human development index of 0.504 which is lower than other countries in South Asia India and Sri Lanka each have a HDI of 0.547 and 0.691 respectively[5].

Official unemployment is just under 6% as of July 2011[6], but this fails to capture the true picture, as much of the economy is informal and underemployment remains high[7]. It is estimated that 51.8 percentage of population will be between the ages of 10 and 39 (youth) and of this 42.65% is estimated to be uneducated, 18.09 percentage to be unskilled and 68.91% is unemployed[8][9]; this is a substantial youth bulge that if left unassisted can prove to be disastrous.

The results of the survey show that 47.39% of the sample is between the ages of 12 to 28 year (12 to 16 at 4.97% and 17 to 28 year olds at 42.41%) – this is the primary target audience PTP is engaging with in the impact analysis phase for the skills, qualifications and apprenticeship programs.

Given the statistics above, it is evident that a large proportion of Pakistan's youth, the group most susceptible to indoctrination by criminal/terrorist groups, is uneducated and hence even more prone to falling prey to terrorist groups. Thus there is a great urgency for PTP to start achieving it's objectives to help minimise the number of people being driven towards criminal activities and graduating into terrorist organisations. This makes PTP's work of even greater relevance in today's world, the challenges we face are many but the benefits to be enjoyed will be far greater.

[4] World development indicators 2009 (world bank)
[5] UN Data *data.un.org/*
[6] http://www.tradingeconomics.com/pakistan/unemployment-rate
[7] https://www.cia.gov/library/publications/the-world-factbook/geos/pk.html
[8] http://www.pbs.gov.pk/sites/default/files/Labour%20Force/publications/lfs2008_09/t01.pdf
http://www.pbs.gov.pk/sites/default/files/Labour%20Force/publications/lfs2008_09/t17.pdf
http://www.pbs.gov.pk/sites/default/files/Labour%20Force/publications/lfs2008_09/t34.pdf
[9] http://www.dni.gov/nic/NIC_2025_project.html

## Introduction to Peace Through Prosperity

Peace Through Prosperity (PTP) is a charitable organisation which aims to provide and promote an entrepreneurial approach to poverty alleviation at the bottom most rung of the enterprise ladder in society. The underlying premise of our approach is that, from petty crime to more serious criminality and terrorism, can be largely addressed if not eradicated by the creation of opportunities and wealth in society.

Studies of the modus operandi of organised terrorist groups have observed that they invariably have exploited the conditions of poverty to expand the political appeal of their cause and recruit their foot soldiers[10]. According to another study by *Kevin B. Goldstein* adult unemployment rate is also a significant predictor of terrorism, his study also suggests that the Gini Index of economic inequality may also have a significant correlation with terrorist risk.[11] The study of the matter reveals that there is a direct correlation between poverty and criminality[12].

## Our Perspective

We believe that entrepreneurship and enterprise is the vehicle for peace and security in society. We believe that people who are employed in meaningful, paying and productive work with a future are far less likely to be sympathetic to and be involved in terrorist organisations and actions than those who are poor, marginalised and have few or no economic alternatives.

We believe that by providing opportunities to gain skills, knowledge, vocational qualifications in a recognised trade will give dignity of labour to the uneducated, unskilled, unemployed youth, we can disrupt the medium to long term supply chain for extremists and criminal organisations.

## Focus

PTP's area of focus is on the most vulnerable and marginalized individuals/groups engaged in enterprise in society. PTP aims to work at the grassroots level for disadvantaged communities in need of skills, knowledge, resources and opportunity and to assist them in doing it better to generate wealth. PTP is there to assist those who are helping themselves to do so more efficiently.

The majority of the generationally poor are engaged in gainful employment however they are either on or below the poverty line, PTP aims to assist them to rise above it.

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[10] Hippel, K. V. (2002). The Roots of Terrorism: Probing the Myths. *The Political, 79*, 25-39.

[11] Kevin B. Goldstein "*Unemployment, Inequality and Terrorism: Another Look at the Relationship between Economics and Terrorism",* Undergraduate Economic Review, Vol. I- 2004-2005.

[12] Kelly, M. (n.d.). Inequality and Crime. *The review of economics and statistics, 80*(4), 530-530.
M. K. Block and J. M. Heineke . (Jun., 1975). A Labor Theoretic Analysis of the Criminal Choice*The American Economic Review*Vol. 65, No. 3 pp. 314-325

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## Aims and Objectives

Peace Through Prosperity (PTP)'s overarching aim is to improve the local/domestic environment for peace by nurturing prosperity. PTP is committed to alleviating poverty through empowering poor people with knowledge, skills, ability and increasing their access to opportunities and income.

PTP's targeted segment is small businesses owned/managed by vulnerable and marginalised individuals/groups in urban, semi-urban and semi-rural areas of Pakistan. However given the reality of our budget[13] our pilot is localized to Rawalpindi, Chichawatni, Haripur and Darra Adam Khel. The aim is to enable the micro entrepreneur to improve their business's growth potential with a view of generating wealth for the entrepreneur(s) and apprenticeships/ jobs for local unemployed youth.

PTP also aims to lobby larger corporations in selected sectors to provide assistance for improving the growth of existing small businesses at the fringes of their commercial eco-system. To further this aim PTP is working with NAVTTC and the footwear industry to design National Vocational Qualifications for the sector on a similar model to the NVQs in England in Wales for Shoe repair craftsmen.

For the unemployed unskilled youth the key is assisting in a manner whereby we provide opportunities for them to acquire skills, qualifications, provide practical knowledge, introduce new tools, techniques and present opportunities by way of jobs in a growing business, in the mainstream footwear industry and/or access to microfinance to start their own small business with their newly acquired skills.

## Geographical Scope and HQ

Peace Through Prosperity (PTP) is registered in Pakistan as a charity, PTP's UK registration as a charity is pending owing to some incredible red tape dead ends. PTP harbours global ambitions but our initial area of focus is to be in Pakistan, where our pilot 'mochee project' aims to create prosperity and jobs by helping the marginalized micro-entrepreneurs and the uneducated, unskilled and unemployed youth in rural and urban centres. A percentage of the unemployed, uneducated, unskilled youth currently end up becoming foot soldiers for criminal gangs and extremist organisations. Our ambition is to make this model successful in Pakistan prior to entering Afghanistan, Nigeria, Somalia, Sudan and Yemen with similar projects.

[13] PTP and the Mochee project are self-funded, by the PTP team members.

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## Our Projects

PTP aims to achieve its goals by way of a number of projects focused on a number of niche verticals with low barriers to entry and low start up costs. By providing hands on business, operational advice, trainings and qualifications to small businesses in selected sectors to enable them to grow their businesses and improve prospects of wider employment in their environment and community. Given limited resources and the desire to deliver at breakneck speed PTP is focusing on a single project at the moment; The Mochee Project, however there are a number of projects that the charity intends to pursue upon completion of the pilot project and its impact analysis.

## Mochee Project (current)

The mochee project is aimed at the street cobblers with the aim to introduce them to modern tools and techniques, improve their craft related skills, design, develop and provide vocational qualifications to enable them to work their way into the mainstream footwear industry, to enable them to introduce new service models with the aim of improving their capability to earn more than they currently do and to provide them with dignity of labour and recognition of their craft.

## Rehabilitation of repeat offenders by way of vocational training and apprenticeship placements (in the design process)

We aim to engage repeat offenders and extremists in prisons, with a view of providing them with recognized vocational qualifications, with placements as apprentices to those micro-enterprises that have been positively impacted by PTP's work. PTP is currently in discussions with supporters of PTP in the bureaucracy to initiate a pilot in Rawalpindi central prison, upon completion of the impact analysis phase of the Mochee Project pilot[14]. It is established that vocational training and the availability of opportunities is linked to a reduction in repeat offences by individuals who have been provided such opportunities. It is our intention to link vocational training, skills development, qualification and knowledge transfer to reform and curtail the criminal career of individuals (with and without extremist associations).

## Street Barber Project (planned)

With the street barber project, our aim is to introduce them to modern tools and techniques, improve their craft related skills, design, develop and provide vocational qualifications to enable them to work their way into the mainstream hairdressing and grooming industry. We want to enable them to introduce new service models and use them to improve their capability to earn more than they currently do and to provide them with dignity of labour.

[14] PTP is in conversation with the interior ministry and Punjab Prisons department to introduce a project in Rawalpindi central jail and study the long term affects of such an initiative with repeat offenders.

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## Mainstreaming Disaster Risk Reduction into entrepreneurship and sustainable Livelihood (planned)

PTP's research into the work and projects of disaster risk reduction (DRR) NGOs has indicated that the link between vocation and entrepreneurial skills delivery (sustainable livelihood) and DRR is vague at best. It is our belief that creating a link between DRR and sustainable livelihood (geo-transferrable skills) by way of PTP's work will add significant value to the DRR projects currently being executed in Pakistan.

# The Mochee Project *(Cobbler Project)*

## Introduction

PTP's flagship project is the 'Mochee Project' to reach out to and help the marginalized entrepreneur operating on the fringes of society as street cobblers. The Mochee Project aims to provide street cobblers in Pakistan with skills and knowledge to enable them to grow their enterprises, creating wealth and opportunies to take on apprentices to enable other unskilled individuals to gain access to this profession. We plan to help the cobblers grow their businesses and to sustain this growth by taking on apprentices, which in turn will provide unemployed youths the opportunity to gain niche market skills.

The scope of the pilot project is to conduct a survey, analyse the data, devise a strategy, implement it and then to conduct an impact analysis. Based upon the results of the impact analysis PTP shall then expand into other towns and cities. We have concluded the survey stage of our pilot project in Chichawatni and Rawalpindi in Punjab and Haripur and Darra Adam Khel in KPK, and are now at the start of our implementation and impact analysis stage.

Our quantifiable deliverables include measurable economic growth of the cobblers involved in the project and the number of apprenticeships and/or jobs created in the niche sample, detailed socio-economic data on the cobblers in Pakistan, design, development and accreditation of a vocational qualification based on a structure similar to the NVQ for shoe repair craftsmen in England & Wales, obtaining recognition of the trade by municipal authorities and licensing their street/pavement based service points.

The larger picture is to learn from the pilot and take it national, bring prosperity to a marginalized community, enabling them to build a better future.

## Research need

Pakistan is a country with a population of 190 million, of which an estimated 60% live below the poverty line[15] and 27.4% lives in chronic poverty.

Inequitable distribution of income and wealth, monopoly over assets and regressive tax policies, lack of basic human rights combined with violations of the few laws that do exist, a lack of access to justice, are all factors linked to the growing rates of poverty and despondency in Pakistan.

The society remains stuck in a low-income, low-growth trap, with growth averaging 2.9% per year from 2008 to 2011[16]. Against this backdrop, the uneducated, low skilled, poor entrepreneurs in Pakistan are

[15] The UNDP Report "**sustainability and equity a better future for all**" reveals that additional 11% (In addition to 49.4%) of population is at the risk of multidimensional poverty while 27.4% cent population lives in chronic poverty. The multidimensional poverty index (MPI) introduced last year takes into account multiple deprivations at the individual as well household level in education, health and standard of living. Also see http://hdrstats.undp.org/en/countries/profiles/PAK.html

[6] (Source: Ministry of Finance, Pakistan- .http://www.finance.gov.pk/survey/chapter_11/Economic%20Indicators.pdf)

engaged in street/pavement-based occupations such as barbers, cobblers, street vendors, bicycle repairmen and many other low skill enterprises.

Cobblers are one group of such street/pavement based marginalized entrepreneurs struggling to stay on the right side of the poverty line. They are in a high volume, low margin business, there is demand for their services in society at all levels and our hypothesis is that "better management of their business needs and challenges based on accurate assessment and analysis will increase their growth and revenues".

*To this end we have conducted thorough field research to learn about the life, pressures and the environment of a street cobbler, to analyse the data gathered and to provide skills, knowledge and assistance accordingly.*

## Research Objectives

1. To learn how to facilitate cobblers to improve their business by adopting modern tools, techniques and innovative business strategies designed specifically for their niche and circumstances.
2. To learn how to improve their skills and knowledge base with and to ascertain the industry's need to design vocational qualifications; improve their 'human capital worth/dignity of labour', and to create a bridge between the cottage industry and the mainstream footwear industry.
3. To obtain empirical data on socio-cultural trends about the cobbler community In Pakistan.
4. To learn of the issues that would enable PTP to mobilise and capacitate the cobblers to prioritize their issues holistically and how to address them within their resources to a maximal degree.

## Pilot Project Deliverables

To meet our objectives we have defined quantifiable outputs. Impacts of these outputs will further be evaluated in a logical framework assessment (LFA). These outputs are as follows:

- business assessment of a street cobbler's enterprise;
- advocacy workshops;
- design and implementation of a business plan for cobblers;
- design and development of a vocational qualification for cobblers with a view of linking them to the mainstream footwear industry;
- apprenticeships for youths;
- mentorship for both unemployed youth and existing micro-entrepreneurs, and
- create and share a database of vocationally qualified street cobblers with micro-finance institutions to improve their access to capital.

Our quantifiable deliverables are as follows:

1. quantifiable growth in revenue of the cobblers engaged;
2. quantifiable growth in employment base in the niche trade;

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3. design, development and accreditation of a national vocational qualification for the cobblers at different levels of competence;
4. number of successful apprenticeships and qualifications completed;
5. detailed socio-economic data on cobblers in Pakistan;
6. regulation or steps towards regulation and recognition of the cobblers as a bona fide trade craft, and
7. creation of a centre for research and development aimed at brining innovation, new skills, modern tools, knowledge and new service lines to street cobblers to enable them to move into the mainstream industry or improve their own enterprise's operational efficiency and growth.

## Geographical Area Covered for the pilot

PTP's pilot project is being carried out in Rawalpindi (main city) and Chichawatni (town) in the Punjab, Haripur (district) and Darra Adam Khel (DAK)[17] (town) in KPK.

The geographical coverage for the pilot stage has been selected, representing different environments for social-economic development and opportunities:

| Locality | Setting | Population | | Pilot Sample Size |
|---|---|---|---|---|
| Rawalpindi (city in Punjab – urban) Survey covered centre of the city | A metropolitan urban setting | 3,250,000 4,000,000 | – | 300 (4 rejected) |
| Chichawatni (city in Punjab – semi urban)* Survey covered centre of the city | A semi-urban setting | 120,400 125,000 | – | 30 (2 rejected) |
| Haripur (District in KPK – semi rural) Survey covered the entire district including the city. | A semi-urban / semi-rural setting | 803,000 million | – 1 | 100 |
| Darra Adam Khel (DAK) (semi-rural city in KPK) Survey covered centre of the city | A semi-urban / semi-rural setting | 300,000 350,000 | – | 14 (data pending) |
| | | Total sample size engaged with | | 444 (of which 6 responses were rejected) |
| | | Total usable responses | | 438 |
| | | Total usable responses (excluding DAK) | | 424 |
| | | Target sample size for the pilot project | | 500** |

* Chichawatni was used as the testing ground for the draft questionnaire, 15 cobblers were engaged in the creation and testing of the questionnaire. These mochees/cobblers were excluded from the final questionnaire sample.

**Our target sample was 500 cobblers, having covered our set geographies we surveyed 444 individuals involved in the cobbler/mochee trade. To reach the target new geographies were not included.

Table 1 – Pilot survey area demographics

[17] The survey results for DAK (a total of 14 survey results) have not yet been included in the findings of this report, the completed responses were not collated in time for this report. During the course of conducting the surveys the PTP team attracted unwelcome attention and the surveys were seized for review by the local political agents office. They were released to us on the 27th of June 2012.

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## Survey Methodology

Questionnaire and process design

The questionnaire was designed and field tested by PTP in collaboration with cobblers in Chichawatni, Punjab. An overview of the questionnaire design process is presented in figure X below.

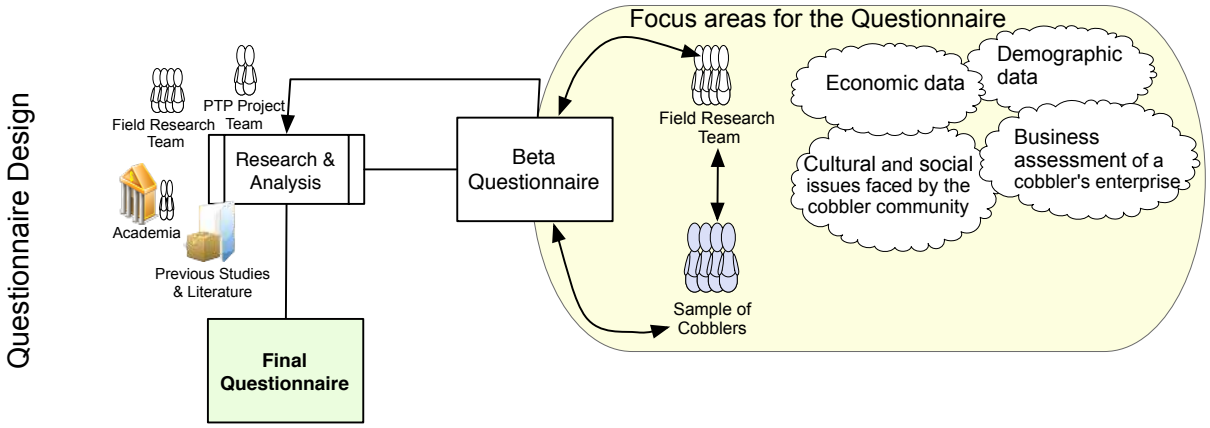



Figure 1 – Overview of the questionnaire design process

The final questionnaire focuses on three areas:

1. demographic data of cobblers engaged;
2. cultural and social issues faced by the cobbler community, and
3. business assessment of a cobblers enterprise.

Demographic data will help us to evaluate responsibilities and vulnerabilities associated with cobblers in different capacities. We would also able to find different demographic trends within the cobbler community with the help of the demographic data collected. Identification of cultural, social community based issues will enable us to determine the topics and areas for advocacy. Business assessment includes function and nature of the cobblers business, cost-benefit analysis of the business, service design and delivery, supply and demand structure of the business.

In the questionnaire test process the aim was to ensure the questionnaire is fit for purpose, to improve the engagement process and refine it as need be. In context the questionnaire was tested for:

- length and overall fluidity;
- validation of the content and context;
- check and record the skipping and coding patterns of respondents, and
- to design the possible response options for the open ended questions

A total of 15 interviews were held in the design and testing stages, these mochees/cobblers were isolated as a control pool. The geographies were selected by areas of interest based in rural, semi-rural, semi-urban, urban and conflict zones. For a city the size of Rawalpindi the main city center was selected

as the target area, The entire city of Chichawatni and DAK were selected whilst in Haripur the entire district was selected.

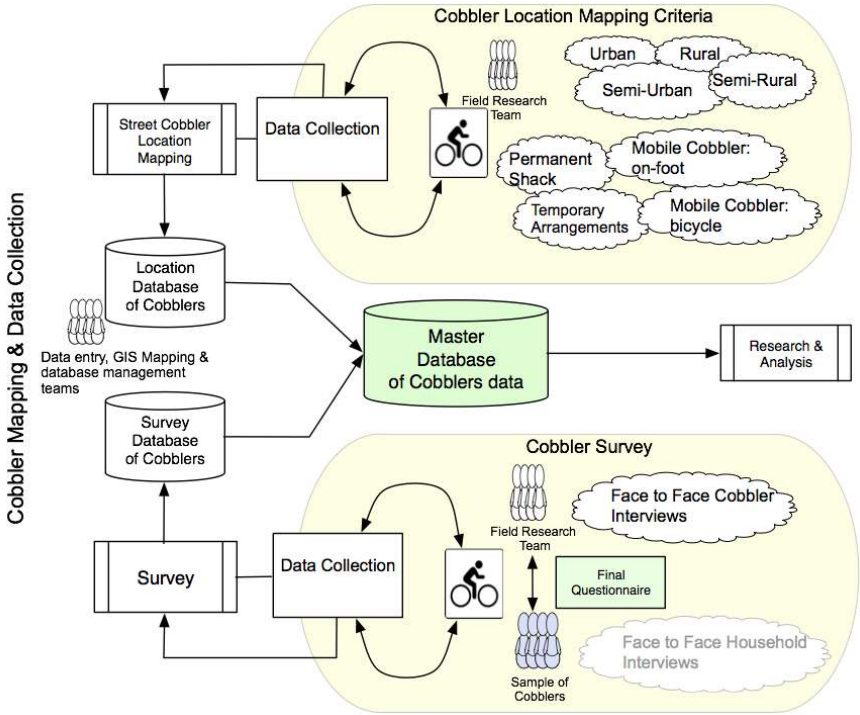
The field research team was on the basis of relevant skills, experiences and a believe in the projects positive impact. The selected enumerators attended a one day training session to better their understanding of the question sets, mode of engagement and their behavior towards the subjects[18]. They were provided guidance on capturing video recordings of the interviews[19], still images of the survey subjects, locating and GIS mapping of the subject's location[20].

Each team included a member of the PTP staff (full time and part time staff) to ensure quality and to improve their own understanding of the practical realities of business and life of a mochee/cobbler.

The digitisation team were independent of the team of enumerators and were provided half a day's training on the questionnaire codings and entry process. The entry process was heavily QA'ed by PTP's internal staff (full-time and part time).

The questionnaire and field research methodologies are in state of evolution, with improvements from learned experiences of the survey of 444 cobblers.

Figure 2 below presents the process graphically.




[18] Street cobblers suffer significant discrimination and indignity based on their profession, it was necessary to educate the enumerators on dignity of labour and effects of discrimination on social cohesion.

[19] Lack of proper equipment remains a challenge for the PTP field team, most of the videos were captured using mobile phones since PTP has limited video recording equipment.

[20] GIS mapping of street cobblers is being carried out primarily in the interest to study long term patterns in location choice by cobblers.

Figure 2 – Overview of the mapping and data collection process

Mochee Project survey's target sample size was set at five hundred cobblers to be selected from target localities, namely Chichawatni (city), Rawalpindi (main city only), Haripur (entire district) and Dara Adam Khel (city). However, the target of five hundred was not reached within the selected areas and extending at the time was not a viable option. Hence a total of 444 surveys have been completed of which 6 were rejected and 14 are pending collection from DAK[21]. The analysis is based on 424 completed surveys. No such data exists on mochees/cobbler profession in Pakistan other than that collected by PTP to date.

The data from the field was thoroughly tested at various levels including formal quality assurance cycles at the time of collection, at the time of digitizing the data and at the time of sorting. The analysis in this report is based on the data collected from 424 mochees.

Data analysis is being carried out using Statistical Package for the Social Sciences (SPSS v16).

[21] DAK has been volatile for the past fortnight, with snap curfews imposed in the week ending 29th June following the murder of Pro-government militia leaders.

## Data Analysis

### Demographics of Street Cobblers

#### Age range

The results of the survey show that 47.39% of the survey sample is between the ages of 12 to 28 year olds (12 to 16 at 4.97% and 17 to 28 year olds at 42.41%). This represents demographics of Pakistan, indicating a youth bulge. And 70.14% of cobbler sample lies between the age group of 12 to 40 years. The youth in the profession is the primary target audience PTP is engaging with in the impact analysis phase for the skills, qualifications and apprenticeship programs. There were 2 non-respondents.

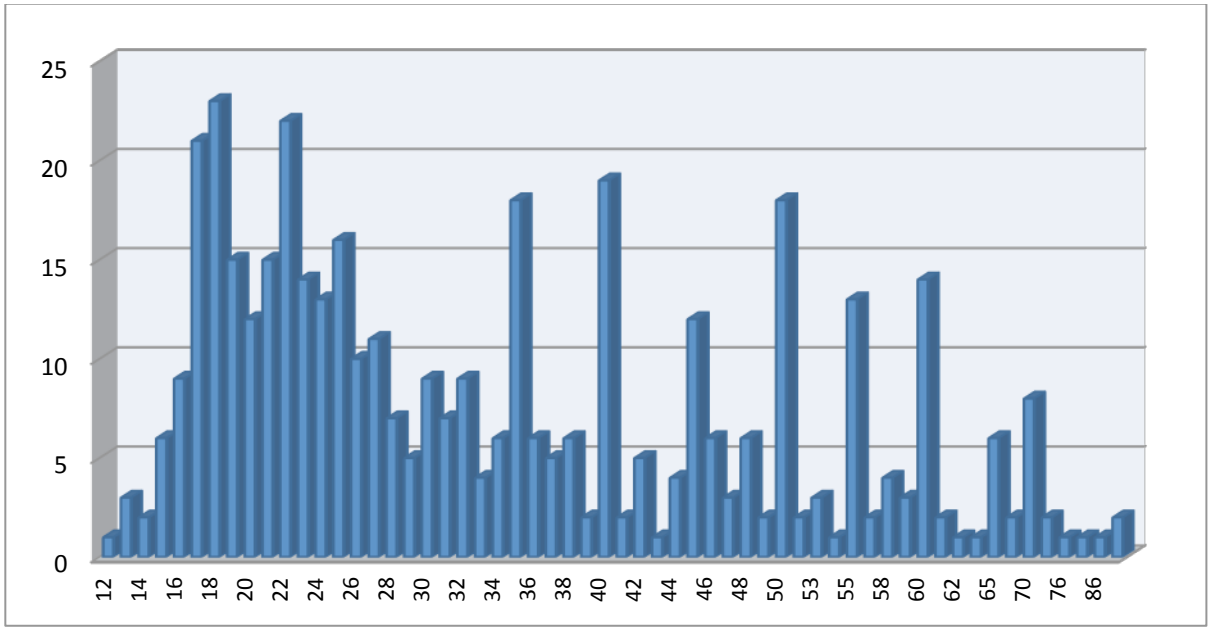



Figure 3 – Age range of street cobblers surveyed

This data has been a revelation to the main stream footwear manufacturers, representatives of whom have been complaining about a lack of youth being attracted towards their industry[22].

The data also supports our objective of setting up a mochee research and development academy, with the objective of introducing modern tools and techniques to the street cobblers, new service lines and affordable Chinese machinery to mechanise their manual processes.

[22] NAVTTC meeting complaints from industry

**Children**

The number of children per household is a measure of both socio-economic hardships as well as to keep a view of the total numbers handed over to madrasas for the parents can not afford their care and upbringing.

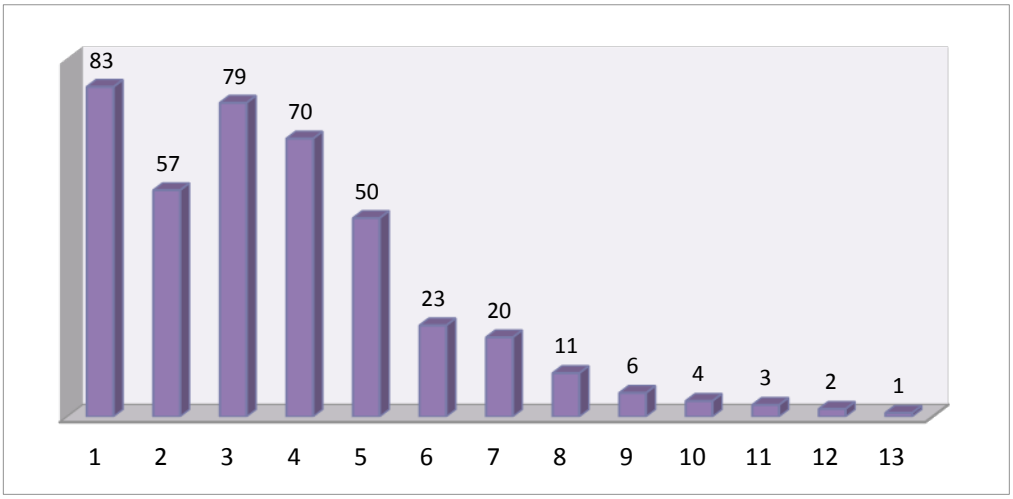



Figure 4 – Number of children per cobbler

On average the total of 410 respondents who provided this data had 3.67 children each.

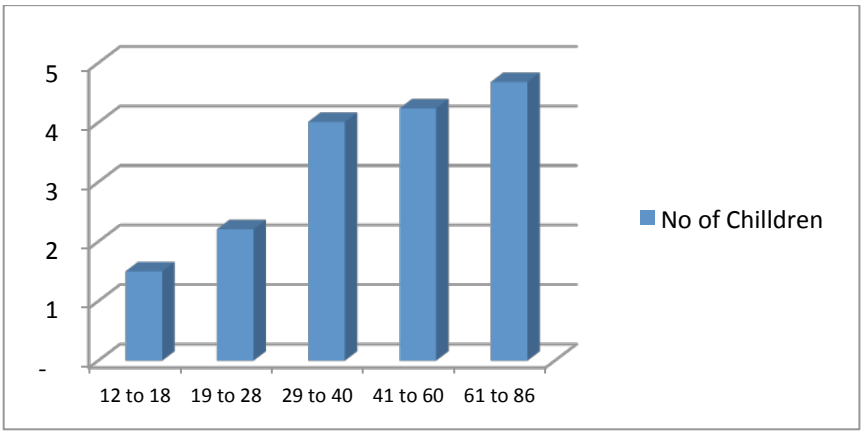



Figure 5 – Average number of children by age range

The segmentation by age groups reveals a some what positive side to the data, the youth groups have an average of 1.5 children and are well placed to receive advise and benefit from family planning programs. Once PTP's own implementation stage is completed selective data will be shared with NGOs working on programs to raise awareness of family planning so that the cobbler/mochee profession too can benefit from such programs.

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**Discrimination and extortion**

The economic pressures are compounded by the social status of a cobbler/mochee in Pakistani society, the cobbler profession faces significant discrimination and ill treatment from individual members of society and as well as at the hands of the employees of government institutions[23].

105 out of 424 cobblers indicated that there is significant discrimination faced however the majority of the respondents (72%) felt uncomfortable answering the question and asked the enumerator to skip it. The details of which have been captured in the narratives of their videoed interviews and PTP's Mochee workshop held in Islamabad on the 8th of June 2012.

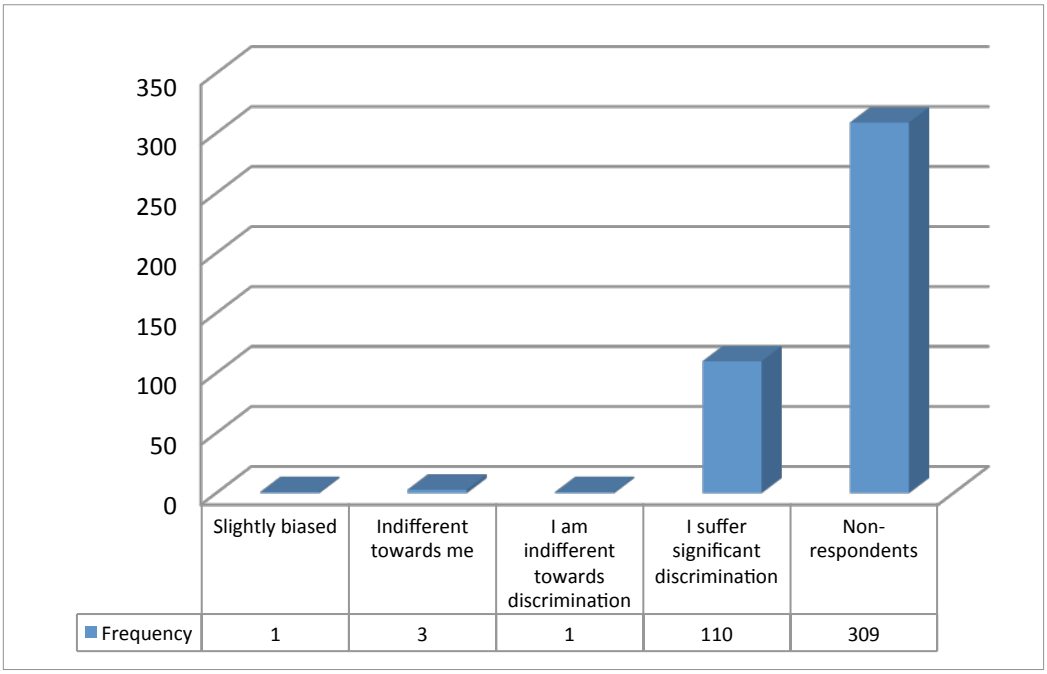


Figure 6 – Discrimination based on occupational status in society

The Mochee Project has two built in components to address discrimination and extortion:

1. Regulating and standardising the trade craft based on nationally recognised qualifications (NVQ's) will add to their self respect and that they receive from society in general. It will have a significant impact on the dignity of their labour. In the words of one of the interviewed cobbler '…I will be educated and no one can call me an illiterate person again'.

2. Regulating and licensing their place/location[24] of trade craft will add to their perceived respect in society as a recognised profession as well as significantly reduce extortion from govt. employees, particularly municipal body employees whose current extortion is based on the threat of eviction.

The status of our progress is detailed later on in the report.

[23] Police, FIA, and Muncipal authority employees avail free services as well as extort money from the cobblers based on their social status, ethnicity and/or unrecognized status by the municipal authorities.

[24] Street cobblers ply their trade off the pavement/street.

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**Origin and ethnicity**

The majority of the cobblers surveyed originated from Bajour Agency in the Federally Administered Tribal Areas (FATA) 58.25%.

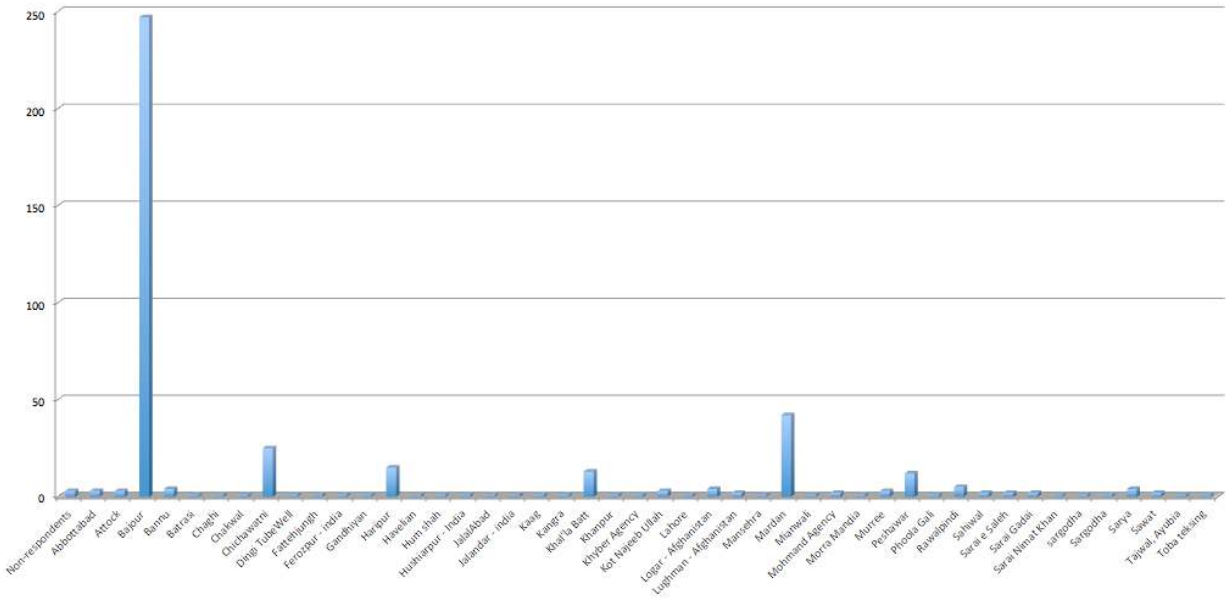


Figure 7 – Place of origin

Looking at the language stats we see that 78% of the cobblers are Pathans from the KPK province, this is an ethnicity under general suspicion by the larger populous since the time of the Soviet-Afghan war.

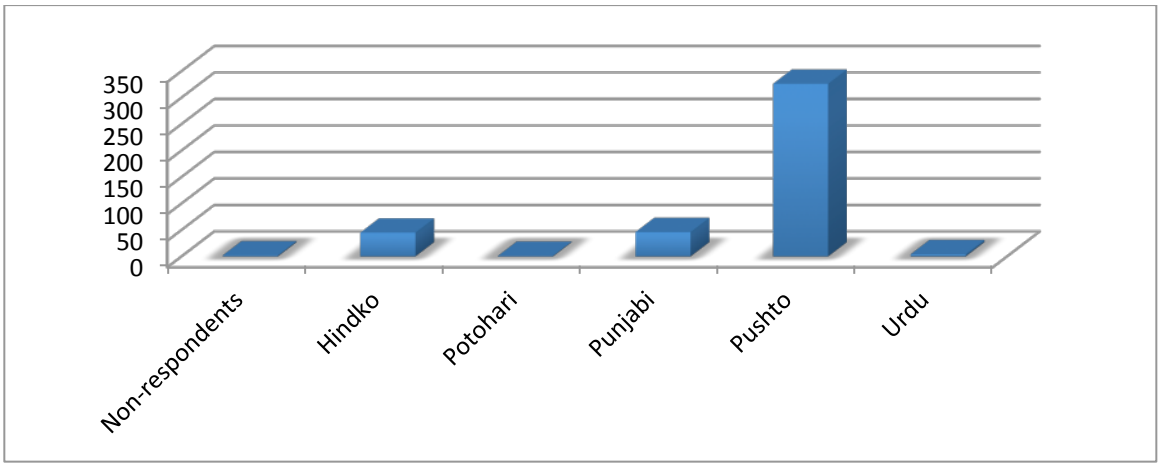


Figure 8 – Native language

**Education and impact on income levels**

422 out of 424 respondents answered this question and of them 345 of our respondents did not receive any form of education. 50 dropped out at the primary level, 14 made it to the secondary school but dropped out, 11 received the equivalent of a GCSE qualification and 2 completed their A' level equivalent.

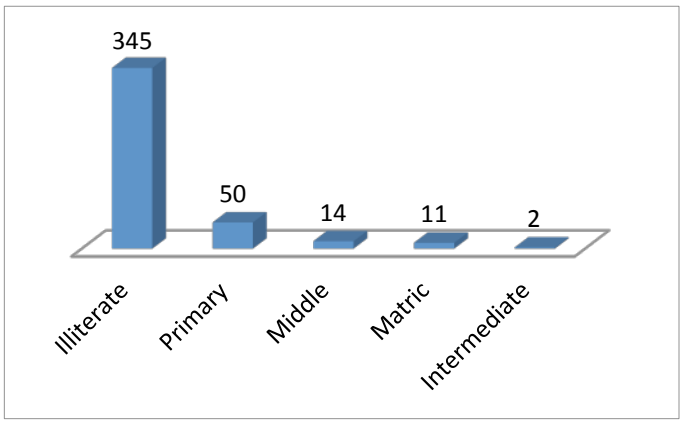


Figure 9 – level of education

The level of education received has a significant impact on the average monthly income of a cobbler, in our sample of 424 cobblers those 2 cobblers who have completed their intermediate schooling (A'levels) on average earn 62% more than all others and are living above the poverty line. These two individuals may perhaps be statistical outliers or exceptions to the norm, either way the finding is significant as education up to matriculation/(GCSE) does not have any impact on income levels, whereas achieving intermediate/(A' level) has a significant impact on income. PTP having identified the two individuals[25] is in conversation with them to learn from their experiences and develop a process to address the knowledge gap.

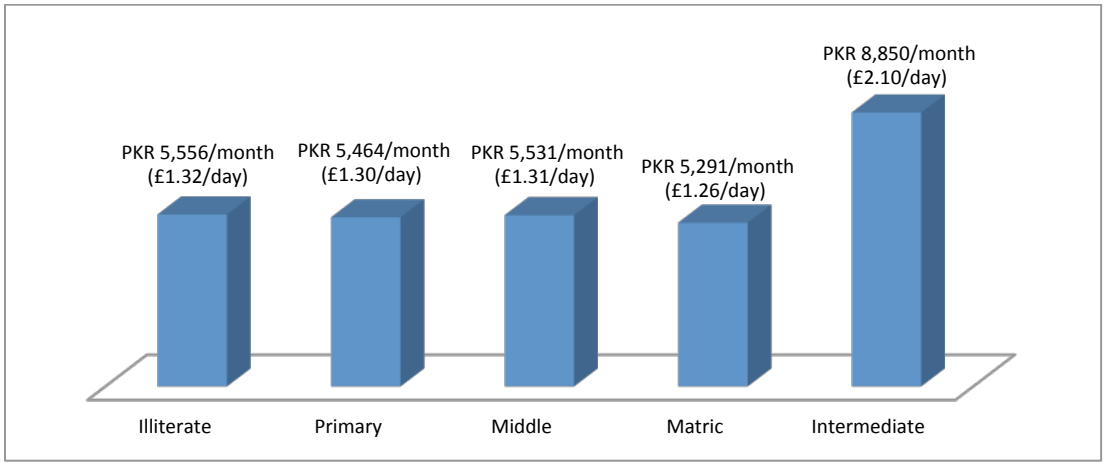


Figure 10 – Impact of education on monthly income

[25] They are 22 year old Taj Wasi and 24 year old Walait Khan from Bajour (KPK) and both work as street cobblers in Rawalpindi.

**Vocational training and impact on income levels**

Out of the 424 respondents only 319 responded to this question, of which 124 respondents received technical training in some form and the majority of 195 respondents did not receive any form of training at all.

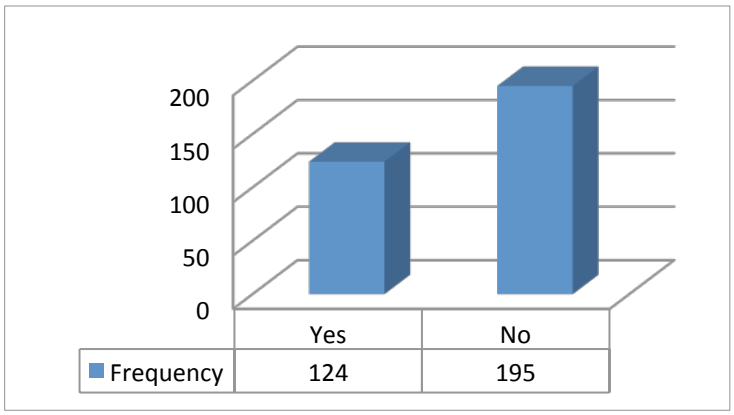


Figure 11 – Training received

And as expected the training was informal mostly passed down from a relative within a family, there is a healthy result on apprenticeships 35% of the 124 who did receive training were apprentices.

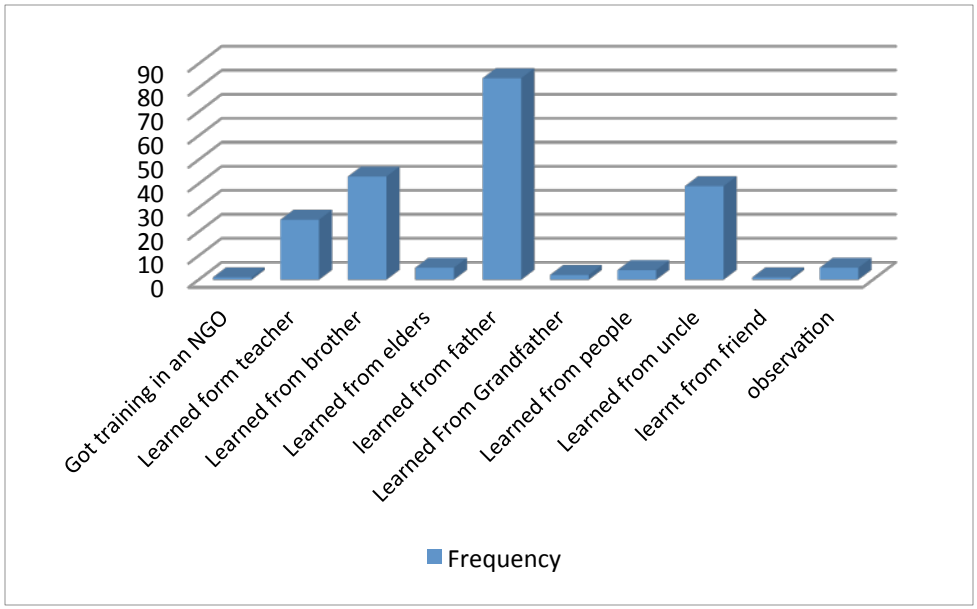


Figure 12 – type of training received

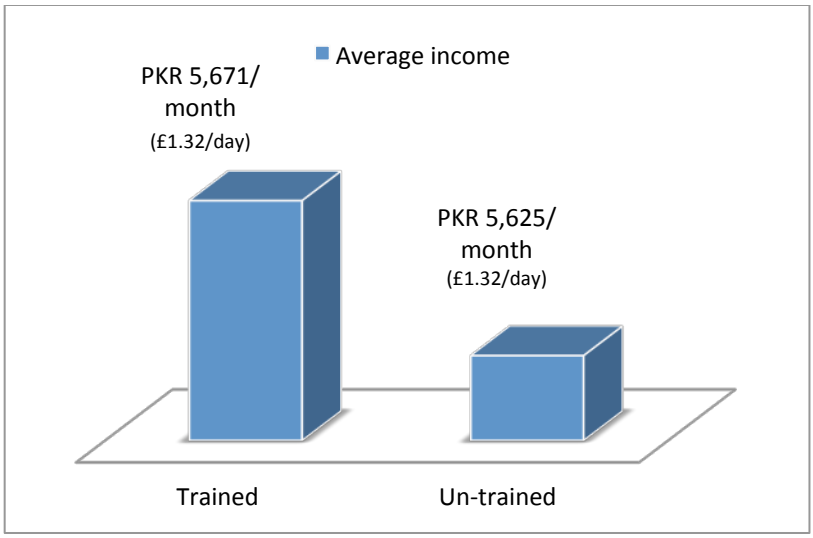


Figure 13 – Impact of training on monthly income

The impact of informal training on income though positive is insignificant, and common sense dictates the impact of formal training would be positive. PTP will measure the impact of formal training in the impact analysis stage of the pilot.

**Correlations**

| | | IncomeMonthly | DidYouRecieveAnyTraining |
|---|---|---|---|
| IncomeMonthly | Pearson Correlation | 1 | .053 |
| DidYouRecieveAnyTraining | Pearson Correlation | .053 | 1 |

Figure 14 – Correlation between Monthly Income and Training Received

There is a strong correlation between income and training received, and this is based on informal trainings. Our assumption here is that a formal training framework would improve the positive correlation significantly.

**Analysis of the existing Product and Service lines**

The core products and services are polishing, repair, laces, dry brushing, stitching taweez[26] outers, shoe pads, soles, selling shoes, fixing tools and making bespoke shoes.

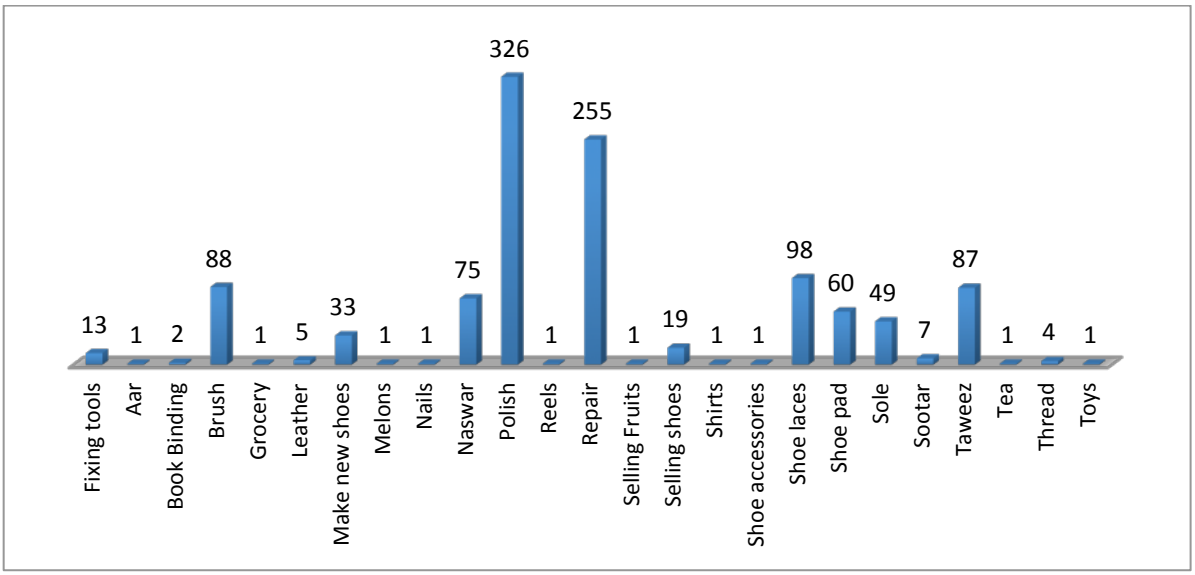


Figure 15 – Product and service lines

Other than the core products and services the only item sold of financial significance is Naswar[27]/snuff, which is culturally a product sold by multiple fringe professions.

It is not surprising that cobblers supplement their income by selling a number of products not directly related to their skill set, at less than £1.32 a day any and all help is needed. It displays resourcefulness of the individuals.

PTP via the design of the NVQs for their craft and via its own academy plans to provide access to modern tools, techniques, knowledge and skills for the cobblers to improve the operational efficiency of their existing skills and create new innovative service lines for their local markets.

**Regulatory Environment**

In all the surveys conducted other than the very small minority who have shops the street based cobblers provided a detailed view into corruption of municipal workers and discrimination they suffer due to their unregulated status.

The cobblers pay out their entire day's takings to officials of their local municipal administration, are made to provide services to members of the municipal staff and low ranking members of the police force free of charge.

[26] Taweez - is a locket usually containing verses from the Quran or other Islamic prayers and symbols. It is intended to be an amulet.

[27] Naswar (also known as snus or snuff ) is a type of dipping tobacco. It is a moist powder tobacco product that is consumed by placing it under the lip for extended periods of time.

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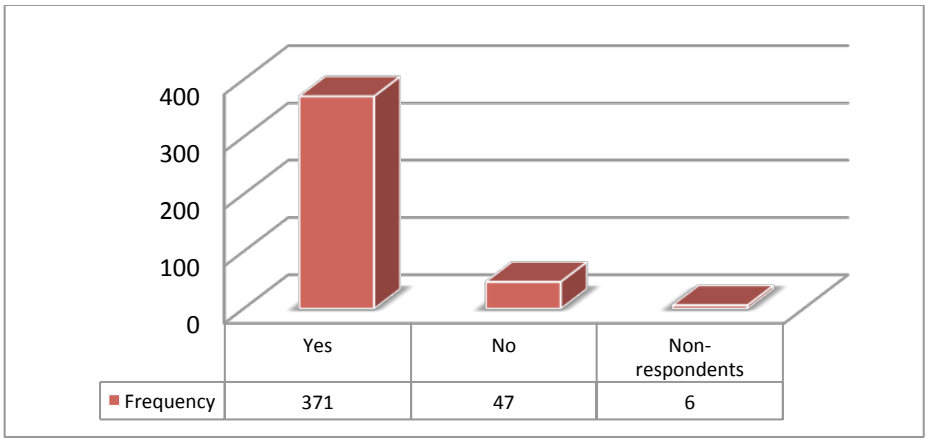


Figure 16 –Do bureaucratic policies and lack of regulations have a negative impact on business

PTP is in conversation with the CDA in Islamabad; the federal capital's municipal/administration body. PTP is lobbying the CDA to extend their current project of regulating cobblers within selected markaz (local high street) in the Capital territory to further afield and set a standard regulation for other municipal bodies/TMAs to follow.

Regulating and licensing their place/location[28] of trade craft will significantly reduce extortion from govt. employees, particularly municipal body employees whose extortion racket is based on the threat of eviction.

**Financial resources**

51% of street cobblers have an outstanding loan mostly from informal sources. Access to financing and credit is an impediment to the growth of any enterprise regardless of size or vertical.

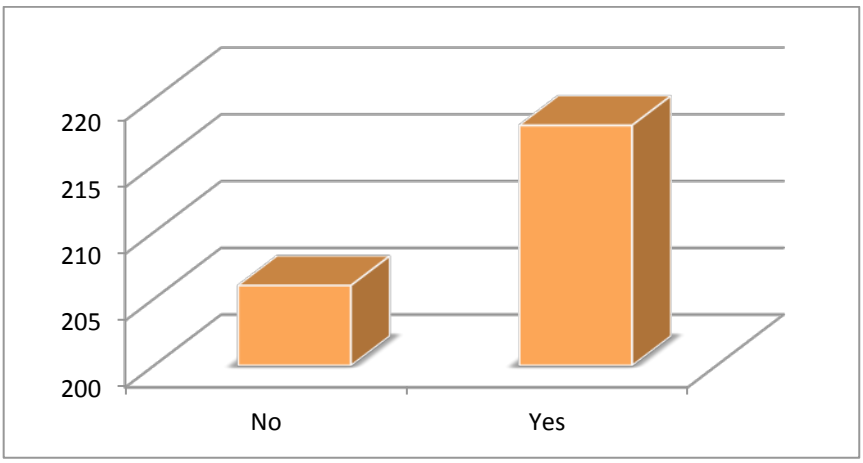


Figure 17 – Loans outstanding

[28] Street cobblers ply their trade off the pavement/street.

Given the nature of the enterprises, the only formal source of financing open to them would be micro-credit, PTPs strategy to qualify street cobblers for micro-financing is detailed in the engagement strategy section of this report.

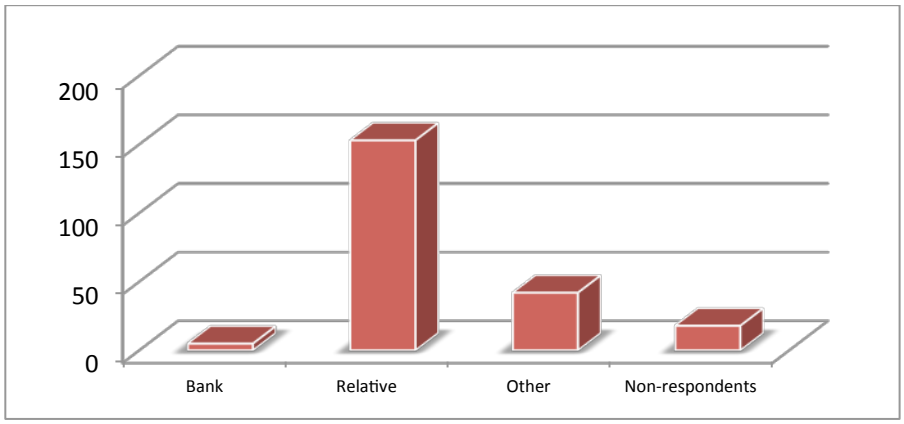


Figure 18 – sources of financing/loans

**Existing market demand**

Having interviewed and surveyed street cobblers in rural, semi-rural, semi-urban, urban and conflict zones (in the KPK) it is evident that there is significant demand for products and services a street cobbler provides. In over 400+ videoed surveys the cobbler was never out of minor work or not engaged. There is significant existing demand for their products and services, though their price points and operational efficiencies are questionable.

It is a fragmented trade, providing low priced products and services, relying on high volumes to generate sufficient revenue.

**Demand from the mainstream footwear industry**

In addition to the survey aimed at street cobblers PTP has been engaged in discussions with representativs of the footwear industry; individual manufacturers as well as representatives of the PFMA[29]. We have found there is a shortage of skilled labour in the footwear industry in Pakistan, there is a high level of demand for qualified and skilled shoe repair craftsmen.

The challenge faced by the industry, is the ability to attract youth to the sector and provide them with a career path. The Pakistan National Vocational & Technical Training Commission believes, this issue can be addressed by the development and adoption of a nationally recognised vocational qualification for shoe repair craftsmen at two to three varying levels of competence.

[29] PFMA – Pakistan footwear manufacturers association.

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## Engagement Strategy

PTP's aims to focus a greater proportion of its resources towards improving the macro environmental indicators, such as tackling corruption, establishing qualifications etc , while continuing to work with individual cobblers to improve their operational efficiencies and grow their business. Given budgetary constraints[30] PTP has to restrict the sample size at the micro level to 25% of the total sample of 438[31] cobblers.

PTP is currently implementing a phased plan, starting with our sample set PTP aims to address the primary issues of:

| | Issue | Action level | Actors | Phase | Duration (deadline) | Status |
|---|---|---|---|---|---|---|
| 1. | Business and revenue growth | Micro | PTP, Cobblers | 1 | 2 months Kick of: July 2012. | *In progress* |
| 2. | Introduction to modern tools, techniques, skills and knowledge | Macro | Existing academies & PTP's innovation academy | 2 | 1 month to establish then on-going Kick of planned: October 2012. | n/a |
| 3. | Standardisation of vocational training and qualifications across the sector including the existing academies. | Macro | PTP, PFMA, Existing Academies & NAVTTC | 1 | 4 months Kicked of: June 2012. | *In progress* |
| 4. | Creating a conduit for the mainstream footwear industry to gain access to and attract the street cobblers into their businesses. | Macro | PTP, PFMA, Existing Academies & NAVTTC | 1 | 4 months Kicked of: July 2012. | *In progress* |
| 5. | Regulation of the trade and licensing by municipal bodies to address abuse and exploitation of the undefined status of street cobblers. | Macro | PTP, PFMA, Cobblers & CDA[32] | 3 | 3 months Kick of planned: October 2012. | Lobbying is in progress, PTP is in conversation with officials from the CDA in an informal capacity. |

Table 2 – Overview of the implementation plan

The engagement strategy is in implementation right now. With the elections less than a year away it is currently an opportune time in Pakistan to push the government and bureaucracy for lightening implementations and support. PTP's engagement with NAVTTC is an example, our first formal meeting with NAVTTC where we proposed a NVQ structure for the industry with the support of PFMA on the 8th

[30] PTP and the Mochee project are self-funded, by the PTP team members.
[31] Including Darra Adem Khel (DAK) in KPK
[32] CDA – Capital development authority, Islamabad's municipal body.

of June 2012, on a follow up meeting on the 29th of June 2012 both team and budget was allocated by NAVTTC to introduce the NVQs as early as September 2012.

**Business Skills Development**

Given the lack of education, lack of formal training, young age and short experience of the majority of the surveyed cobblers it is no surprise that the average cobbler lacks the skills and knowledge to develop and grow his business.

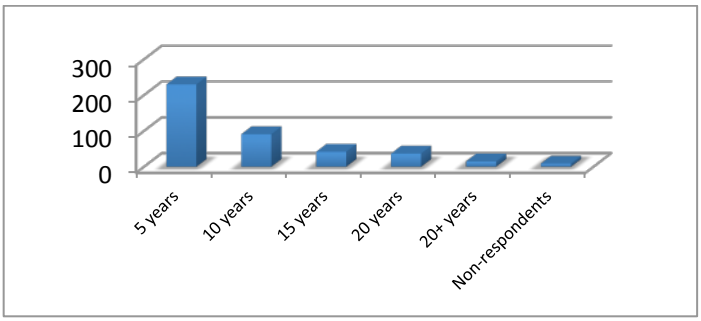


Figure 19 – Experience as a cobbler

Our survey found 80% of the cobblers undertook no marketing and the 20% who did, relied on word of mouth, furthermore 41% of the cobblers ignore the potential for repair of women's shoes, bags and accessories. 73% have mobile phones, 10% have bicycles but none have thought about a collection and drop service or any other form of service innovation within their profession.

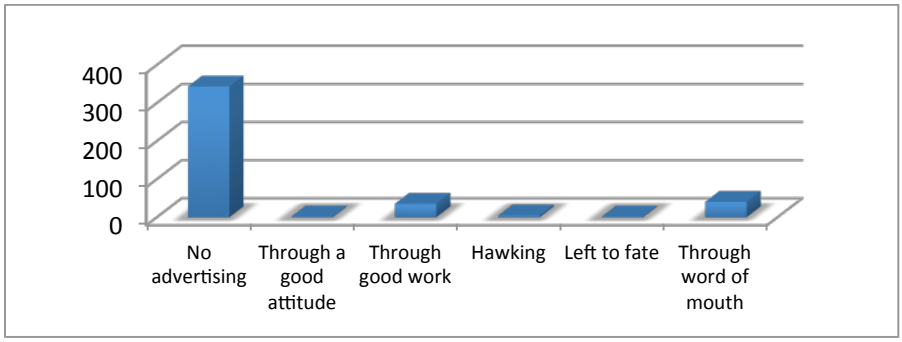


Figure 20 – How do you advertise your business

The PTP team is working with 'beacon' cobblers like 22 year old Taj Wasi and 24 year old Walait Khan both have A'level equivalent qualifications. They on average earn 62% more than all other cobblers surveyed as well as those around them in Rawalpindi, and Gul Khan from Wah Cantt who started as a cobbler on a pavement in Wah seven years ago and now has five small outlets in Wah.

The PTP team is working to create a business growth manual for dummies[33] and will use it to design training workshops for cobblers to introduce them to the basic business concepts and strategies tailored for their environment, resources and implementation capability. This work is also being utilised to guide

[33] In the same spirit as the 'For Dummies' series of publications

NAVTTC, PFMA and the existing 4 academies on the content for a business growth and skills module within the technical 2 tier NVQ framework being developed with NAVTTC, PFMA and the academies.

**Technical Skills Development**

PTP is playing a pivotal role in the design and development of a two tier NVQ framework for shoe repair craftsmen in Pakistan. Working with NAVTTC[34], PFMA[35] and the four nationally recognised training institutes for the industry:

1. Footwear Training Institute, Charsadda (KPK);
2. Hyderabad Leather Footwear Centre, Hyderabad (Sindh);
3. TEVTA Institute of Leather Technology, Gujranwala (Punjab), and
4. Training Centre of Service Industries, Gujrat (Punjab)

The framework being designed is 2 tiered:

1. tier 1 is for the street cobblers, with two levels. Level 2 of tier 1 is linked to the level 1 of tier 2, and
2. tier 2 is aimed at the industrial end and has a minimum qualification and literacy criteria.

PTP strongly lobbied for and got the two tiers to be bridged so that the street cobblers can use the tier 1 framework to gain access to the mainstream industry via tier 2: a progressive and empowering career ladder.

NAVTTC of Pakistan is playing the most pivotal role in the group of stakeholders, in ensuring that recommendations from all stakeholders are incorporated and the out put balanced between local competence, Industry needs and international standards.

The needs of the industry are represented by the Pakistan Footwear Manufacturers Association (PFMA). PTP and PFMA are working closely to ensure both share information regarding future technologies and modern techniques being adopted locally and globally.

PTP is working with the Footwear Training Institute in Charsadda as well as a number of street cobblers to design the tier 1 NVQ curriculum and its delivery.

Additionally, PTP is working towards establishing a relationship with TVET UK and build links between TVET UK, the training institutes and NAVTTC in Pakistan. Given the commercial nature of the relationship the project would have to be aid funded or delivered pro bono by TVET UK and its partner training providers. PTP is in similar discussions with Action 4 employment.

[34] NAVTTC – National Vocational Technical Training Commission
[35] PFMA – Pakistan footwear manufacturers association

**Skills Academy (existing academies in the market)**

There exist four local skills academies specialising in the shoe repair or related craft, and PTP is in conversation with all four via NAVTTC as well as independently. PTP has developed a close relationship with the academies to ensure that the street cobblers do not drop off the agenda or be sidelined in favour of a more industry focused framework. Or standards watered down to meet the existing capability and capacity of the academies.

1. Footwear Training Institute, Charsadda (KPK)
2. Hyderabad Leather Footwear Centre, Hyderabad (Sindh)
3. TEVTA Institute of Leather Technology, Gujranwala (Punjab)
4. Training Centre of Service Industries, Gujrat (Punjab)

**Skills Academy (PTP Innovation Academy)**

One of PTP's aims is to create a research and development academy that works on bringing innovation, skills, knowledge and modern tools to the street cobbler, enabling them to move into industry or improve their own operational efficiencies. In doing so PTP's academy will work with the stakeholders and existing industry lead academies to evolve the NVQ curriculum. The industry's immediate and long term needs can be managed by up-skilling existing young street cobblers and their concerns on competence can be addressed via a national vocational qualification framework.

PTP is currently working with the following training centres individually to establish its innovation academy in Rawalpindi/Islamabad:

- Footwear Training Institute in Charsadda[36] (KPK);
- Leather Products Development Institute in Sialkot[37] (Punjab), and
- Service Industries Ltd's Training department in Murdike[38] .

The data also supports our objective of setting up a 'Mochee research and development academy' with the objective of introducing modern tools, techniques, skills and knowledge to street cobblers and existing academies, new and innovative service lines and affordable Chinese machinery to mechanize their manual processes. PTP and two of the academies have informally agreed to work on a trainer secondment program as well.

[36] Charsadda is located 40 Km north east of Peshawar. It is famous for its traditional shoes as Saplay or Kairai in Pashto
[37] Sialkot is 125 km north west of Lahore. It is has become one of the major industrial centres of Pakistan, well known for its manufacture of surgical instruments, sports goods, leather goods and textile products.
[38] Muridke is a major commercial city near the city of Lahore.

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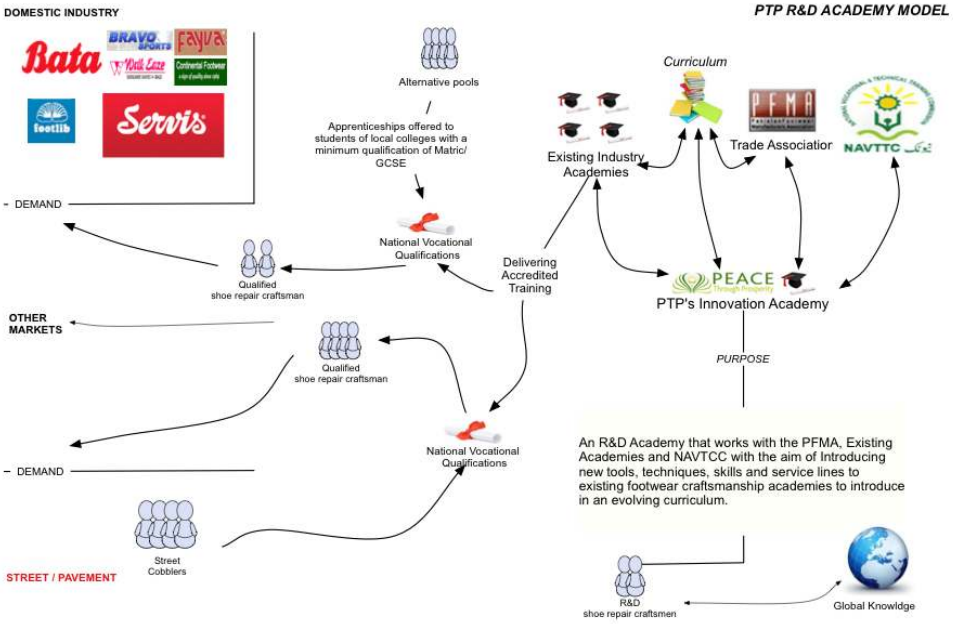


Figure 21 – A holistic view of the NVQ framework and movement of skilled labour

**Regulatory Advocacy**

PTP is in conversation with the CDA officials[39] in Islamabad; the federal capital's municipal/administration body. PTP is lobbying the CDA to extend their current project of regulating cobblers further afield. Regulating and licensing their place/location[40] of trade craft will significantly reduce extortion from govt. employees, particularly municipal body employees whose extortion racket is based on the threat of eviction.

**Access to Financial Rresources**

The data shows that the accumulated outstanding loan of all 218 cobblers, is PKR 13,447,300 rupees or PKR 61,685/cobbler (£440.60/cobbler). 97% of these loans have been obtained through informal and unregulated means, as a result the loan shark can charge any interest rate they please, this high rate of interest along with la ack of access to funding, is a major impediment for the cobblers in growing their business. To address this issue PTP has suggested that once the NVQ framework is in place the qualified members data be shared with regulated micro-finance lenders, so that lending is made easy for qualified cobblers , along with reducing the risk for the lenders.

**Quantifiable Success Metrics**

PTP's quantifiable success metrics include the following:

1. quantifiable growth in revenue of the 25% cobblers engaged from the survey sample;
2. quantifiable growth in employment base for 25% cobblers engaged from the survey sample;
3. design, development and accreditation of a national vocational qualification for the street cobblers at different levels of competence;
4. creating a link between the street cobblers and mainstream industry by way of interlinked NVQ frameworks;
5. number of successful apprenticeships and qualifications completed;
6. detailed socio-economic data on cobblers in Pakistan;
7. regulation or steps towards regulation and recognition of the cobblers as a bona fide trade craft, and
8. creation of a centre for research and development aimed at brining innovation, new skills, modern tools, knowledge and new service lines to street cobblers to enable them to move into the mainstream industry or improve their own enterprise's operational efficiency and growth

## Conclusions so far

PTP's research data shows that some basic education and business development skills can enable the cobbler community to significantly improve their socio-economic circumstances. In the future this model can be replicated in other micro-industries.

PTP's strategy is medium to long term, we want to bring economic prosperity to the communities we work with, this in turn will make them less susceptible to falling prey to indoctrination by extremist groups and becoming their foot soldiers. We want to empower the powerless people working on the streets to make a living, by giving them dignity of labour, skills to bring about economic betterment and hopes of a better future. This is a tall order, we can't achieve any of this alone, we need your help and support (in all forms).

Here is to a peaceful and prosperous furture for us all!

## Contacts

Questions relating to this report should be directed at the Kubair Shirazee whose contact details are:

Facebook: www.facebook.com/bringptp

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## Acknowledgements

This report and the work PTP has done so far, would not be possible without the wholehearted reception we received from our survey participants, the volunteers, NAVTTC's team, PFMA and their representatives.

A special thank you to , Saira Najeeb Ahmed, the Commercial Secretary at the Pakistani High Commission in London and secondly Richard Morris, journalist and CEO of Heropreneurs in the UK, for their advise and guidance.

## Team

Chairman - Kubair Shirazee

Chief Operations Manager - Nazish Zahoor. (full time staff)

Administration Officer - Babar Waseem, (full time staff)

Media Manager - Nauman Khalid, (full time staff)

Researcher and Coordinator - Zohaib Omer, (part time staff)

Social Media Manager - Fida Hussain, (part time staff)

Internal Auditor - Saqib Jalil, (part time staff)

External Auditors (Pakistan): BDO Ebrahim & Co.

Legal Consultants (Pakistan) – Salim Ur Rehman Advocate High Court Pakistan.

Legal Consultants (UK) – Looking for pro bono assistance!

External auditors (UK) - Looking for pro bono assistance!

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## Annex 1: Survey questionnaire in English (translated)

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# Peace Through Prosperity (PTP)

QUESTIONNAIRE NO:

DATE:

LOCATION:

ENUMERATOR'S NAME:

GIS COORDINATES OF COBBLER:

## INTRODUCTION

PTP is a non governmental organization. Its aims and objects are directed towards enhancing entrepreneurial skills of the low income earning strata of the economy in order to help reduce poverty.

Research has proved time and again that there exists a strong correlation between poverty and different forms of crime and violence. We believe by developing entrepreneurial skills in the society will not only help establish peace and security within the society but will also help create livelihood opportunities for the ones trying hard to be on the right side of the poverty line.

Mochee Project is one of the projects of Peace Through Prosperity. Mochee Project aims alleviate the economic and social status of the cobblers. The plan includes the provision of business knowledge and entrepreneurial skills to the cobblers of Pakistan, so they achieve business growth and search for opportunities that lead them to prosperity. Along with this objective this project also aims to provide training and create apprenticeship opportunities to the unemployed youth in the society. We aim to achieve sustainable growth through research, observation and implementation.

# MOUCHI PROJECT

**Questionnaire**

Matrix 1: Personal Information

Name: Age: Gender:

Marital Status: Religion: Nationality:

City of origin: Caste: Language:

Education:

Matrix 2: Family Information

Q.no 2.1: Do you live in joint family?

Yes No

Q.no 2.2: Number of siblings?

Brothers Sisters

Q.no 2.3: Are your parents alive?

Yes No

Q.no 2.4: Occupation of your family members?

| Parents | Occupation | Brothers | Occupation | Sisters | Occupation |
|---|---|---|---|---|---|
| | | | | | |

Q.no 2.5: How many children do you have? (details of their age, gender and education)

| Children | Gender | Age | Education |
|---|---|---|---|
| | | | |

Q.no 2.6: Number of dependants apart from your own family?

Q.no 2.7: Do you live with your family?

Yes No

Q.no 2.8: Is any member of your family suffering from a fatal disease?

Yes No

Q.no 2.9: How many of your family members have a mobile phone?

Matrix 3: Details of Income and recourses

Q.no 3.1: Does your family live in own house or a rented house?

Own Rented

Q.no 3.2: If you do not live with you family what is the status of the house you live in?

Own Rented

Q.no 3.3: What is your monthly income from the current profession?

2000 to 4000

4000 to 6000

6000 to 8000

8000 to 10000

Other than above _____

Q.no 3.4: How many days in a week do you work?

7 days 5 days

Q.no 3.5: Do you own an agricultural land?

Yes No

Q.no 3.6: Do you owe any amount? How much?

Q.no 3.7: Whom do you owe?

Bank

Relative

Other than above_____

Q.no 3.8: Do you have any other income source/s apart from current occupation?

Yes No

Q.no 3.9: Do family members help you financially?

Yes No

Q.no 3.10: Do you have any of these resources?

(Mobile phone, Bicycle, Motor cycle, _____etc)

Matrix 4: Expenditure

Q.no 4.1: How much is monthly food expenditure: You and people dependant on you?

2000 to 4000

4000 to 6000

6000 to 8000

8000 to 10000

Other than above _____

Q.no 4.2: What is your monthly expenditure on utility bills?

1000 to 2000

2000 to 3000

3000 to 4000

4000 to 5000

Other than above _____

Q.no 4.3: How much is your house rent?

Q.no 4.4: How much do you spend monthly on healthcare?

Q.no 4.5: How much do you spend monthly on mobile phone usage?

Q.no 4.6: Other expenses?

Matrix 5: Historical analysis

Q.no 5.1: Since when have you been in this profession?

From the age of 10 to 15

From the age of 16 to 20

From the age of 21 to 25

Other than above _____

Q.no 5.2: How did you choose this profession?

Inherited were advised to join Personal choice Compulsion

Q.no 5.3: Did anyone help you financially to start-up in this profession?

Yes No

Q.no 5.4: Did you get training for this profession?

Yes No

Q.no 5.5: What kind of training did you receive?

Q.no 5.6: Was this training helpful, did it enable business growth?

Yes No

Q.no 5.7: Did you have an option to join any other profession? Provide details

Matrix 6: Social issues

Q.no 6.1: Did you notice any change in attitude of other people, after you joined this profession?

Yes No

Details:

Q.no 6.2: Are you content with your current profession?

Yes No

Q.no 6.3: Provide details in both cases?

Q.no 6.4: Does your family face any kind of discrimination due to your profession?

Yes No

Q.no 6.5: Do you face any kind of discrimination due your profession?

Yes No

Matrix 7: Details of services and products

| Products & Services | Details | Per unit Price | Price determination methodology | Reason for this methodology |
|---|---|---|---|---|
| | | | | |

Matrix 8: Customer

| Products & Services | Daily demand | Future trend | Reason for this trend |
|---|---|---|---|
| | | | |

Matrix 9:

Q.no 9.1: Do you use any special method to maintain good relationship with your customers?

Q.no 9.2: How many customers visit you in a day?

10 to 15

16 to 20

21 to 30

Other than above _____

Q.no 9.3: Do you have any regular customers?

Yes No

Matrix 10: Demographic details of customers

| Age | | Gender | | Economic Status | |
|---|---|---|---|---|---|
| 10-25 years | | Male | | Rich | |
| 26-45 years | | Female | | Mediocre | |
| 46 and above | | | | Poor | |

Matrix 11: SWOT Analysis

Q.no 11.1: What features of your business should be considered as its strength?

Q.no 11.2: Are your financial resources strength for your business?

Yes No

Q.no 11.3: Are your financial resources weakness for your business?

Yes No

Q.no 11.4: According to the market is your business condition weak?

Yes No

Q.no 11.5: Is scarcity of new products & services a weakness for your business?

Yes No

Q.no 11.6: Are other cobblers near by a weakness for your business?

Yes No

Q.no 11.7: Can financial assistance provide better opportunities for your business?

Yes No

Q.no 11.8: Will weaknesses of your competitors prove beneficial for business?

Yes No

Q.no 11.9: Is financial condition a potential threat to your business?

Yes No

Q.no 11.10: Is scarcity of financial access a reason for increased threat to your business?

Yes No

Q.no 11.11: Do restrictions imposed by government / lack of regulation create any problems for your business?

Yes No

Q.no 11.12: Can you improve your business condition?

Yes No

Matrix 12:

Q.no 12.1: Do you provide mobile services?

Yes No

Q.no 12.2: If yes, how much geographical area do you cover?

Q.no 12.3: Apart from this location do you provide your services at some other place?

Yes No

Q.no 12.4: Do you own this shop/shack or is it rented?

Own Rented

Q.no 12.5: What are your work timings?

Q.no 12.6: Why did you choose your current location for work?

Matrix 13: Stock

| Products | Qty | P.U.Price | T.Cost | Supplier | Supplier | Supplier | Supplier | Supplier | Supplier |
|---|---|---|---|---|---|---|---|---|---|
| | | | | Name | Address | Credit facility | Trust worthy | Are you in search of a new supplier | Do you owe him & how much |
| Brush<br>Polish<br>Laces<br>Pad<br>Nails<br>Thread<br>Sole<br>Taweez<br>Naswar | | | | | | | | | |

Matrix 14: Details of business expenditures

Q.no 14.1: Shop Rent

Q.no 14.2: Utility Bills

Q.no 14.3: Others

Q.no 14.4: Do you take any measures to enhance you skills and capacity?

Q.no 14.5: What are three measures you expect from our organization that are for your business growth?

Q.no 14.6: Do to you take any actions to advertise your business?

To explore further please contact:

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