

Impact Assessment Study
On the
Services Provided by Enterprise Promotion
Centers and Resource Centers
Of
SEEDs (Gte) Ltd.

May 2008

Department of Marketing Management
University of Kelaniya

Terms of Reference

To **Director General**
SEEDs (Gte) Ltd

From **Ajith Medis**
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Reference Your Letter of Authorization dated 14th March 2008



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Executive Summary

The Impact Assessment Study for the Enterprise Promotion Centers and Resource Centers of Seeds Guarantee Limited was carried out in the month of April/May 2008 for the main purpose of finding out the overall effectiveness of services provided by the above centers with ancillary objectives of new business creations, sustainability/growth of current entities, employment creation, loss of employment, perception of the service receivers, profitability and wage analysis of entities. The overall results were satisfactory with regard to the total services rendered by the above centers. In terms of total perception of entrepreneurs towards the client and client's services, the population believes the client is doing a worthy service to them in order to increase the level of business/life standards. It is also important to note that one fifth of the sample population has ventured into new businesses and the sustainability of businesses was excellent compared to the various industry averages in the country. The findings revealed that the new employment generation is at the rate of 20% and it has significant improvement of the both paid and unpaid employment in terms of Full Time Equivalent (FTE) jobs. It implies that both paid and unpaid workers have increased the number of hours involved with jobs. Further, selected sample has valued the both generic and technical programs conducted by the client but stressed the need to improve various areas of those. In terms of growth and profitability of the sample, it indicates that both have increased substantially and specially, women entrepreneurs shows remarkable results compared to men. Last, we recommend the client to train field officers to be real advisors and to get



more involved with the entrepreneurs. The continuous moral support can play a big role in developing entrepreneurs.

Background

SEEDS (Gte) Ltd. has three divisions namely Banking, Training, and Enterprise Services. Under the Enterprise Service Division (ESD), the activities are distributed through the Enterprise Promotion Centers and Resource Centers. Enterprise Promotion Centers are established in Colombo, Gampaha, Kalutara, Kegalle, Rathnapura, Galle, Matara, Hambanthota, Moneragala, Kandy, Matale, Badulla, Nuwara Eliya, Mahiyanganaya, Padaviya, Ampara, Anuradhapura, Polonnaruwa, Kurunegala and Puttalam. There are seven Resource Centers attached to ESD and they are Food Technology Resource Center, Beauty Culture Resource Center, Garments Resource Center, Agri Business Resource Center, Mushroom Resource Center, Ornamental Fish Resource Center and Tissue Culture Resource Center. From above resource centers provide various technical trainings such as food technology, beauty culture, tailoring, manufacturing of chalk, etc and other services such as business counseling, business plan preparation, creating marketing linkages, financial services linkages, provision of business information are done through enterprise promotion centers.

Even though SEEDS provides different services to entrepreneurs there is no sufficient evidence to assess their performance and impact to the employment in economy. Therefore, this report describes the results of the impact assessment survey in 2008.

Objectives of the Study



The Enterprise Services Division provides a range of Business Development Services through Enterprise Promotion Centers, Technology Resource Centers and SEEDS District Offices. It helps in developing new and existing enterprises through technology transfer, information, information dissemination and pilot-testing of products, processes and technologies for feasibility, while optimizing the skills and knowledge base of clients through technical skills training, counseling, providing market linkages and etc.,

The key objective of the study is to find out the effectiveness of services provided by Enterprise Promotion Centers.

The study covers following specific objectives:

- ☞ To examine how many new enterprises were created due to provision of business development services by Enterprise Promotion Centers and Resource centers;
- ☞ To examine how many enterprises remain among them;
- ☞ To assess how many new employment opportunities created in their enterprises;
 - Number of new employment opportunities for men;
 - Number of new employment opportunities for women.

- ☞ To understand the perceptions of people about services provide by SEEDS;
- ☞ To assess how does income and profit of business change during the given time period; and
- ☞ To examine how do the employee's wage changes within this one year period.

Sample Survey Methodology

The sample survey was conducted by the management consultants Ajith Medis and Bandara Wanninayake in April 2008. In this total of eight (08) enumerators were used for conducting the survey under the supervision of consultants. Survey instrument was questionnaire (see annexure 01) and one day workshop was organized to introduce



questionnaire to the enumerators. Data were collected in four randomly selected districts such as Colombo, Kandy, Kurunegala and Matara. In each districts two enumerators interviewed 50 ESD clients from the randomly selected list of Sarvodaya Societies. Each enumerator spent two days for each district and they conducted interviews with ESD clients with help of the ESD’s EP officers. However, 200 entrepreneurs were interviewed in order to get information about their performance in terms of income, employment and assets representing different types of businesses.

Table 01. Sample Profile

Type of Business	Gender		Total
	Female	Male	
Trading	24	11	35
Services	12	4	16
Agriculture	12	11	23
Animal Husbandry	4	1	5
Fishery	1	3	4
Manufacturing	40	30	70
Other	29	18	42
Total	122	78	200

Justification of the Findings

This study was conducted in 04 randomly selected districts and interviewed only 200 entrepreneurs. . The findings showed that the sample almost consistent and there were no any main discrepancies between the results in different districts. It is important to note that some ESD clients did not show interest to disclose some information such as income, wages, etc., in their business and some clients did not have the exact figures regarding business performance at the beginning of the years. However interviews were conducted by enumerators at entrepreneurs’ business places. It could help to observe the actual situation of the business. Therefore it was positively influenced to the findings of the survey. Because of the positive and negative aspects, ESD should use these findings carefully with considering their previous findings and situational circumstances.



Analysis of Data

The results of the survey were analyzed in order to achieve the objectives of survey with following questions in mind.

1. How many new enterprises were created due to provision of Business Development Services by Enterprise Promotion Centers and Resource Centers?
2. How many enterprises remain among them?
3. How many new employment opportunities created in enterprises (for men and for women)?
4. How do different types of ESD services compare in terms of client satisfaction ratings?
5. How does income and profit of business change during this time period?
6. How do employee's wage changes within the identified one year period?

However, in order to maintain the consistency of impact assessment, measurement criteria of 2006 survey reports were taken in to account.

Results of the Analysis

1. Creations of new businesses and sustainability

Even though sample was selected from the ESD client base, 25 entrepreneurs mentioned that they are not the members of SSS. However, generally they are getting different services from Enterprise Promotion Centers and Resource Centers. Altogether 40 (20%) clients have started new businesses from January 2007 to April 2008.

Table 2. Year of Business Started

Year of the business started	Number of businesses	Percentage (%)
Before 2006	137	68.5
2006	23	11.5



2007	23	11.5
2008	17	8.5
Total	200	100

When considering the sustainability of enterprises; only 05 respondents mentioned it has closed down their businesses. Therefore, 97.5% of businesses are currently operating. We found out that 2.5% of businesses have closed down due to financial and marketing related problems.

Employment Creation

Increases in employment (both paid and unpaid) are one of the main desired effects of the ESD's work. Since part time and seasonal employment is common, the survey calculated employment on an hourly basis, and aggregated over a year, so as to calculate average Full Time Equivalent (FTE) jobs.

Defining employment

FTE Job

One FTE job was calculated as follows

50 weeks X 6 days X 8 hours = 2400 hours/ year

e.g. 10 people X 40 hours X 20 weeks per year = 8000 hours/ year = 3.33 FTE jobs.

Paid Employment

Paid Employment in work which is remunerated by wages.

Unpaid employment

Unpaid employment includes both the owner's own time and work of other household members, who all benefits directly or indirectly from enterprise profits or goods in kind.

(Source: Independent Survey Report,2006)

Based on those definitions, the survey looked the employment of ESD clients in two forms: number of employees use for the enterprises, and growth of FTE employment. On average ESD clients' enterprises each provide work for 3.88 people. Out of them, average female unpaid employment rate is 1.01 people and average male unpaid employment rate



is 0.75 people. The findings further revealed that annual unpaid male employee growth rate (33.92%) is higher than annual unpaid female employee growth rate (24.7%). However paid employment of female has been grown at a low rate.

Table 3. Employment Generation

Employment Generation	Average This Year	Average Last Year	Annual Growth (%)
Number of unpaid female employees	1.01	0.81	24.7
Number of unpaid male employees	0.75	0.56	33.92
Number of paid female employees	1.03	1.02	0.98
Number of paid male employees	1.09	0.98	11.0
Total	3.88	3.37	15.13

FTE employment was calculated based on the working hours of each paid and unpaid workers. Therefore these findings show that how many actual employments created without limit to the number of people who are working with ESD’s clients.

Table 4. Type of Employment

Type of employment	Average FTE jobs	Average FTE jobs (Last year)	Growth Rate (%)
Unpaid workers	1.56	1.03	51.45
Paid workers	2.4	1.73	38.73
Total	3.96	2.76	43.47

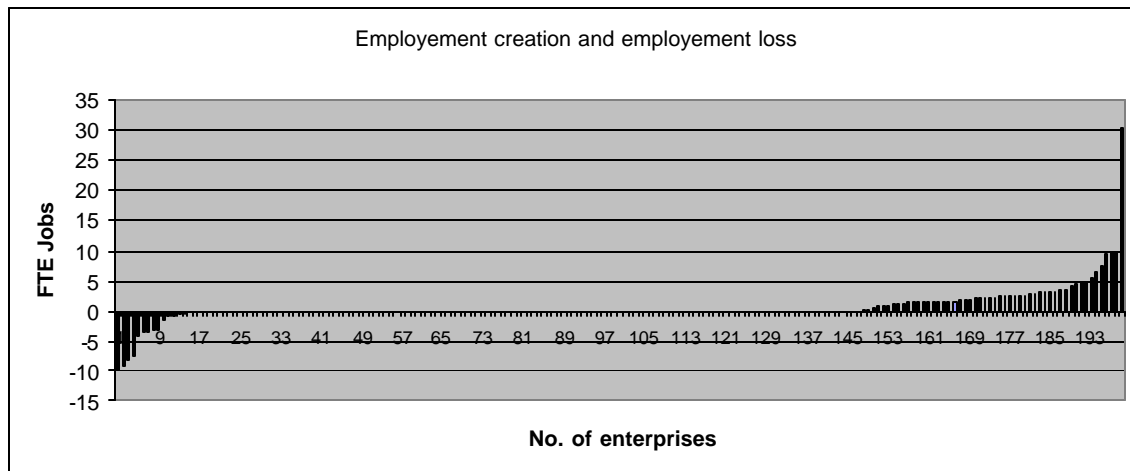
The findings revealed that it has significant improvement of the both paid and unpaid employment in terms of Full Time Equivalent (FTE) jobs. It implies that both paid and unpaid workers have increased the number of hours involve with jobs.

The following graph shows that annual FTE Employment creation and loss in each individual enterprises. Therefore, low performing enterprises are representing the left side of the graph and high ranking performers are representing on the right side of the



graph. However, most importantly more than 100 enterprises of the sample have no employment creation or loss during the period.

Figure 1 Employment Creation and Employment Loss



However, the results of this section answers to the direct question in the questionnaire of employment creation and loss. Enumerators specifically observed that number of working hours and wage figures are given through respondent’s judgments. Most of entrepreneurs don’t have proper records regarding their businesses. That situation becomes very serious in the business with seasonal effects. Therefore SEED’s should be very cautious about extrapolating the results shown in this survey to their entire client base.

Clients’ perceptions on ESD services

Client satisfaction level of the ESD were assessed through the using six rating scales. All interviewees were asked to rate their satisfaction with the ESD services they had used according to 04 different criteria.

- a. The value for money of the service (Where fees were paid);



- b. The convenience of the service delivery location and time;
- c. The relevance (fit) of the service to their actual needs or problems; and
- d. The extent to which the service helps increase the profitability or viability of their business.

Broad categories of ESD services

Clients’ responses were highly inconsistent regarding ESD services. They mentioned that they have participated in different types of training programmes conducted by Enterprise Promotion Centers and Resource Centers. Some clients were not interested to disclose regarding their training. In this process, enumerators collected some information with the help of ESD’s EP officers. However, overall training programmes and the services were classified into two broader categories such as generic and technical training based on enumerators’ judgments. The frequencies of different training obtained by the clients are given below

Table 5. Generic Training

Generic Training	Frequency(No.of participants)	%
Entrepreneurship Training	49	38.0
Business Management Training	29	22.5
Marketing Management Training	18	14.0
CEFE Management training	08	6.2
Accounting Training	08	6.2
Business Development Training	12	9.3
ILO SIYB Training	05	3.8
Total	129	100

According to the findings, most of the clients have participated in the Entrepreneurship Training (38%), Business Management Training (22.5%), and Marketing Management Training (14%).



Table 6. Technical Training

Technical Services	Frequency	%
Landscaping	23	22.8
Mosquito Net production training	3	2.9
Dress Making	18	17.8
Incense sticks	02	1.9
Dairy Management	08	7.9
Food processing training	14	13.9
Carpentry	01	1.0
Engineering services	09	8.9
Soft Toys	05	5.0
Beauty culture	03	2.9
Other unspecified training	15	14.8
Total	101	100

Most of technical training programmes are highly specific for different businesses. However most popular technical training programmes are landscaping (22.8%), dress making (17.8%), and food processing (13.9%).

Out of the overall training obtained by ESD clients, generic training programs have high demand with 129 beneficiaries (56%).

Satisfaction levels of clients regarding ESD services were assessed based on the customer ratings under the four criteria mentioned above. Clients were asked to score their agreement or disagreement with some statements related to the said criteria.

Figure 2. Scale

Strongly disagree	Disagree	Slightly Disagree	Slightly Agree	Agree	Strongly Agree
1	2	3	4	5	6

The findings can be summarized as follows.

Table 7. Customer satisfaction levels on Generic Training Programme

Rating Scale	Value for Money (%)	Convenience of Delivery (%)	Relevance to Needs (%)	Help to increase profitability (%)
Strongly Agree	25.5	19.5	37.0	39.5
Agree	43.5	59.0	50.5	45.0
Slightly Agree	17.0	15.5	10.0	9.5
Slightly Disagree	13.0	4.5	1.5	5.0
Disagree	1.0	1.5	0.5	1.0
Strongly disagree	0	0	0.5	0

Client’s responses on the generic training programmes are more favorable to the ESD. Under the each assessment criteria, they have given favorable evaluations to the generic training programmes conducted by the ESD.

Table 8. Customer satisfaction levels on Technical Service Programme

Rating Scale	Value for Money (%)	Convenience of Delivery	Relevance to Needs	Help to increase profitability
Strongly Agree	28.0	32.5	33.5	33.0
Agree	45.5	38.5	29.0	28.5
Slightly Agree	17.0	15.0	11.5	12.5
Slightly Disagree	7.5	13.0	14.5	13.0
Disagree	3.5	0.5	11.5	12.5
Strongly disagree	0.5	0.5	0.5	0.5

Technical services programmes were also generated the favorable response. However relatively to generic programmes, some respondents shared the bad experience towards technical services programmes. Therefore, they have rated some aspects of the training programmes as slightly disagree, disagree and strongly disagree.



Less than 20% of the population believes, both generic and technical programmes have become unsuccessful due to insufficient depth of the programmes, insufficient duration and lack of support to the implementation.

Gross income, net profits and wages of ESD client’s enterprises

This section is concerned about the client’s performance during the last year. The performances were measured through annual growth rate in gross income, net profits and wages. All figures were estimated by the owners through various questions in the questionnaire and the following table shows that average figures of those criteria in the entire sample.

Table 09. Average Benefits per Enterprise

Average benefits per enterprise	This year SLR	Last Year SLR	Growth rate p.a
Gross income	852133.00	715696.48	19.6
Net profits	287528.96	205531.90	39.8
Wages	101764.18	69480.78	46.4
All benefits	1,241,426.14	990,709.16	25.3

According to the findings, gross income has been increased by 19.6 percent of the year. It is less compared to annual growth rate of both net profits (39.8%) and wages (46.4%). However all benefits of firms have been increased by 25.3%.

The overall assessment was related to the entire sample of study. Therefore the results generated as a blend of high performing and low performing enterprises. The analysis was next extended by assigning each individual enterprise in a sample a performance grade A-F. The grade is based on the annual gross sales of each enterprise. The range of gross sales (annual turnover) for each grades are given below.

Table 9 Business categories

Category Type	Range of Gross Sales SLR
Type A	2,500,000 <



Type B	2000,000 – Rs.2500,000
Type C	1500,000 – Rs.2000,000
Type D	1000,000 – Rs.1500,000
Type E	500,000 – Rs.1000,000
Type F	>500,000

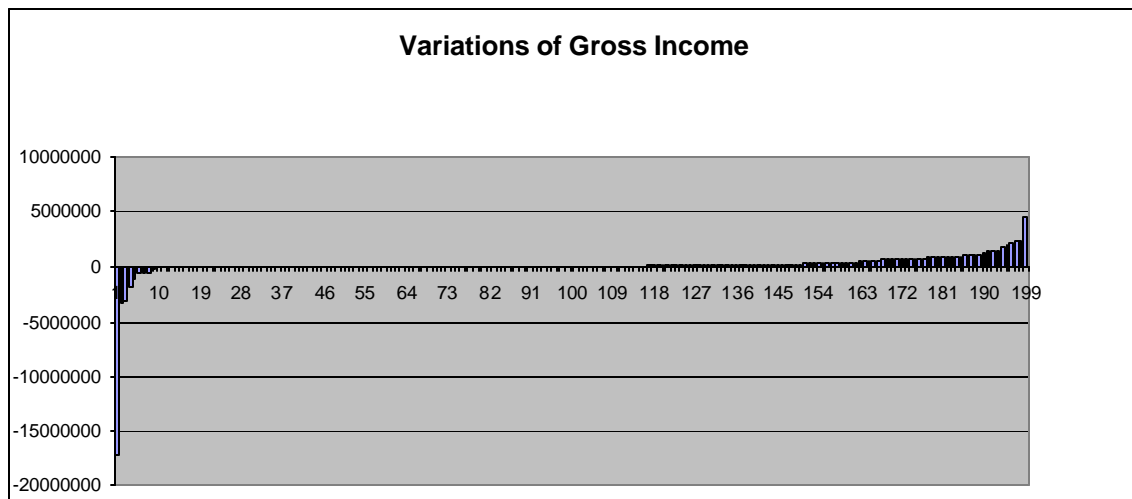
In the each performance category, average figures during the last year relating to the annual turnover, net profits, wages, total hours and the FTE jobs have been given in the table.

Table 10. Performance of Each Business Type

Performance per enterprise of this year by rank	Enterprises in Sample		Annual Turnover SLR	Net profits SLR	Wages SLR	Total hours	FTE Jobs
Type A	06	3.0%	14460000.00	3459600.0	316800.00	47611.20	19.8380
Type B	11	5.5%	2364000.00	414700.00	411787.50	15141.00	6.3087
Type C	12	6.0%	1717781.81	539609.09	473281.81	27077.81	11.2824
Type D	16	8.0%	1172533.33	585336.00	262285.71	8690.9333	3.6212
Type E	24	12%	684866.66	298541.66	119154.54	6145.00	2.5604
Type F	131	65.5%	207351.14	119122.63	33793.98	2806.97	1.1696

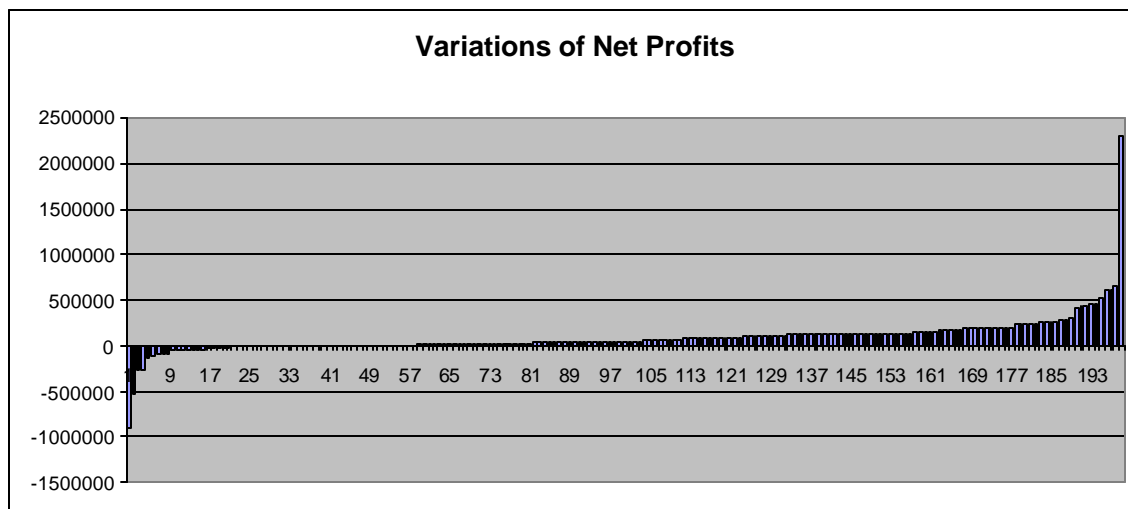
In addition to those figures, following diagramme represent the variations in gross income through out the year. According to the findings, there are 19 enterprises have negative growth in terms of gross sales. Further, 28 enterprises are generating similar gross income and rests of enterprises are having positive growth.

Figure 2 Variation of Gross Income



As far as the net profits variation is concerned; only 23 enterprises have negative variations, 32 enterprises are shown zero growth rate and other clients in the sample have shown the positive growth. It can be visualized by following diagram.

Figure 3 Variation on Net Profits



The sample consists of 122 female headed enterprises and 78 male headed enterprises. The analyses were made to examine the performance of each sector based on wages, net profits and FTE jobs.

Table 11 Female & Male Headed Employments

Type of Enterprise	No. of enterprises	Annual growth of wages	Annual growth of net profits	Annual growth of FTE Jobs
Female Headed	122	58.6%	56.45%	62.5%
Male headed	78	34.2%	23.15%	24.44%

According to the findings female headed enterprises are well performing than male headed enterprises. According to the enumerators observations female entrepreneurs are highly enthusiastic than male.

The analysis was further extended up to the analysis of net profits variations and also according to the different sectors of the businesses. According to the figures except animal husbandry all other sectors are shown growth of net profits during the year.

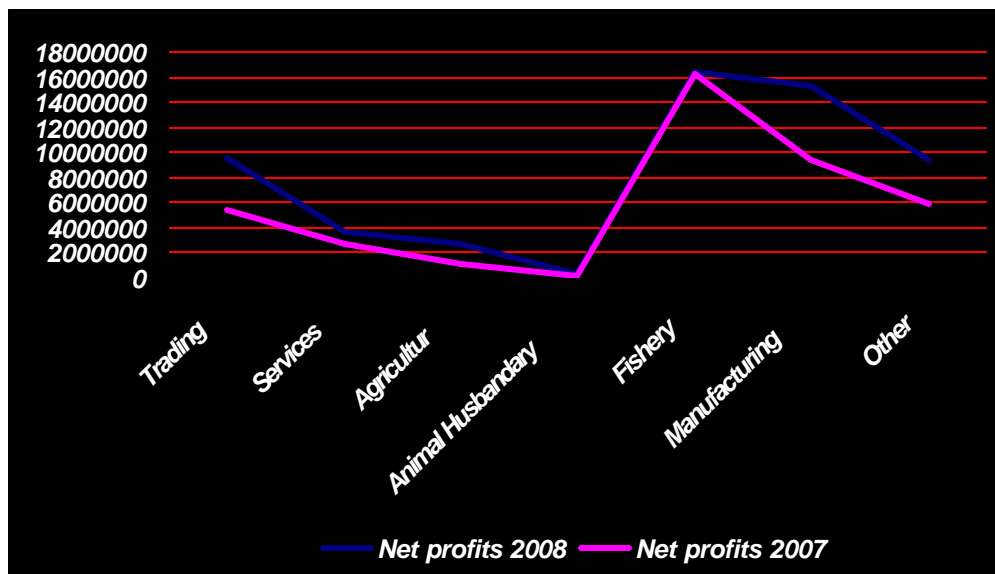
Table 12. Net Profit in terms of Business Categories

Type of Business	Net profits 2008 SLR	Net profits 2007 SLR
Trading	9487840	5410800
Services	3739400	2720200
Agriculture	2701000	1112000
Animal Husbandry	316440	235800



Fishery	16404000	16296000
Manufacturing	15284512	9361980
Other	9464600	5969600

Figure 4. Net profits according to the business sector



According to the figures, manufacturing sector has been achieved the remarkable growth in terms of net profits. Trading sector is also in the good positions.

Recommendations



Financial support provided by European Union with SEEDS
Project – “Effective Enterprise Services for the Poor Communities”



The following areas need to be addressed in order to obtain more results in the coming year.

1. Need to develop a close relationship with customers.

The research team observed that the need for a closer relationship with clients will help them to build their businesses successfully. As the team observed, most of the clients expect continuous support in terms of advice and closer monitoring of their enterprises.

2. Start treating the entrepreneurs like business partners.

It is important to treat clients in a dual beneficial way whilst considering them as partners. We believe that ESD officers need to keep closer monitoring on clients' financial progress and report that to the banking arm of the organization. Further they need to have three way discussions to strengthen the client's background which will also help banking arm to recover its dues.

3. Importance of improving the overall business knowledge of field officers.

We believe that it is paramount important to continuously develop the business knowledge of any officer who is interacting with clients. This will help ESD officers to gain **confidence** and act as **ADVISORS**. The clients must see ESD officers as their business advisors in all their business decisions.

4. Importance of continuous monitoring.

Based on the research team's discussions and observations, it is evident that the level of education and experience in the chosen field is low among selected clients. Therefore, it is important to continuously monitor client's operations and advice them on various issues in order to make sustainable businesses.

5. Need to introduce more training on understanding marketing and markets to entrepreneurs.

The team observed that the clients lack knowledge on various markets and marketing skills. As marketing plays a bigger role in today's success of any business, it is important to focus more training programs on these areas.



Appendices

Questionnaire

SEEDS BUSINESS SURVEY INSTRUMENT

1. General Information

- 1.1 Name of owner:
- 1.2 Who are other people engage in your business
1.....
- 1.3 Home address:.....
- 1.4 Telephone:
- 1.5 Gender: FEMALE / MALE
- 1.6 Member of SSS: NO / YES
Year of Joining?.....
- 1.7 Society Name:
.....

2. About Your Business Now

- 2.1 Name of business:.....
- 2.2 Business address:.....
- 2.3 Year the business started:.....
Is it still running: NO / YES
- 2.4 What type of business is it? (If the is more 1 type then rank their business according to the priority)

Trading	Services	Agriculture	Animal Husbandry	Fishery	Manufacturing	Other
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2.5 Brief Description of Business (products, services, customer market):

3. Employment This Year

3.1 Including yourself, how many people work in or for the business altogether?

	Number males	Number females
3.1.1 You		
3.1.2 Unpaid work		
3.1.3 Paid		

3.2 Are there forward or backward linkages in your business which directly provide employments to others (Ex: subcontracting, out growing)

Forward	Backward
---------	----------

3.2 How much of your **own time** in total do you put into your business?:

Estimated as Hours / Week FOR Weeks / Year .

3.3 How much **unpaid work** in total is contributed by other family members:

Estimated as Hours / Week FOR Weeks / Year .

3.4 How much **paid employment** in total is provided to other people (excluding sub contract):

Estimated as Hours / Week FOR Weeks / Year .

Example: if 3 people each work 15 hours a week, put 45 hours in total

3.5 How much do you spend in total on **wages for employees** for the business (Incl linkage fees):

Estimated either as Rupees / Week OR Rupees / Year.

4. Current Profits / Benefits From the Business

4.1 How much income do you get from your **sales (gross income)** on average:

Estimated as Rupees per Week Month Year.

4.2 Do you use any of the money (income) from the business for yourself or your household? If yes, what do you estimate is the amount of **money from the business that is spent for yourself or your household?**

Estimated as Rupees per Week Month Year.

4.3 Does your own household use any of the goods or services produced by your own business?: If yes, what do you estimate is the value of your own business's **goods or services which are used by your household ?**

Estimated as Rupees per Week Month Year.

- 4.4 After using money from the business for yourself or your household (as above), and buying inputs, paying wages, taxes and bills for the business, how much **money do you usually have left** ?

Estimated as Rupees per Week Month Year.

NET PROFIT TOTAL (= 4.2 + 4.3 + 4.4)

Estimated as Rupees per Week Month Year.

5. Business Services Received from ESD

- 5.1 What year did you first start to get services / assistance from ESD:

YEAR: .

- 5.2 What forms of assistance, training or services have you received from ESD?

Ask open question first, and only then offer a list (from a separate prompt sheet).

Record in the table below.

- 5.3 In which year did you receive the service / assistance? (Year)

For repeat usage, show each service 'event' on a new line

- 5.4 How many hours did you attend, or did the training last (if appropriate)?

- 5.5 How much did you pay in fees or other expenses to receive the service?

Using this scale, indicate your agreement or disagreement with the following statements					
Strongly disagree	Disagree	Slightly Disagree	Slightly Agree	Agree	Strongly Agree
1	2	3	4	5	6

- 5.6 “The service / assistance provided by ESD was **good value** for my money”

- 5.7 “The timing and location of the service / assistance provided by ESD was **convenient** for me”

- 5.8 “The service / assistance provided by ESD was **relevant** to my needs or problem”

- 5.9 “The service / assistance provided by ESD **helped me** increase the profitability or viability of my business”

	When	Where (eg EPC or TRC)	Type of Service or Assistance	Duration	Fee Paid	5.6	5.7	5.8	5.9
1.									
2.									
3.									
4.									
5.									

6.									
7.									
8.									

5.10 Have you any other comments about the services / assistance provided by ESD?

6. About Your Business 12 months ago (if it has been running since then)

6.1 Including yourself, how many people worked in or for the business at that time?

.....

	Number males	Number females
6.1.1 You		
6.1.2 Unpaid work		
6.1.3 Paid		

6.2 Were there forward or backward linkages in your business which directly provide employments to others (Ex: subcontracting, out growing)

Forward	Backward
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6.3 How much of **your own time** in total did you put into your business?:

Estimated as Hours / Week FOR Weeks / Year .

6.4 How much **unpaid work** in total was contributed by other family members:

Estimated as Hours / Week FOR Weeks / Year .

6.5 How much **paid employment** in total was provided to other people :

Estimated as Hours / Week FOR Weeks / Year .

6.6 How much did you spend on **wages for employees** for the business (Incl linkage fees):

Estimated either as Rupees / Week OR Rupees / Year.

7. Profits / Benefits From the Business That Year

7.1 How much income did you get from your sales (gross income) that year :

Estimated as Rupees per Week Month Year.

7.2 What do you estimate is the amount of **money from the business that was spent for yourself or your household that year?**

Estimated as Rupees per Week Month Year.



7.3 What do you estimate was the value of your own business's **goods or services which were used by your household that year ?**

Estimated as Rupees per Week Month Year.

7.4 After using money from the business for yourself or your household (as above), and buying inputs, paying wages, taxes and bills for the business, how much **money did you usually have left that year?**

Estimated as Rupees per Week Month Year.

NET PROFIT TOTAL (= 4.2 + 4.3 + 4.4)

Estimated as Rupees per Week Month Year.

List of Abbreviations

ESD- Enterprise Service Division
ETF Job- Full Time Equivalent (FTE) jobs
ESD EP Officer-
EPC-Enterprise Promotion Centre
ERC-Enterprise Resource Centre
SLR- Sri Lanka Rupees

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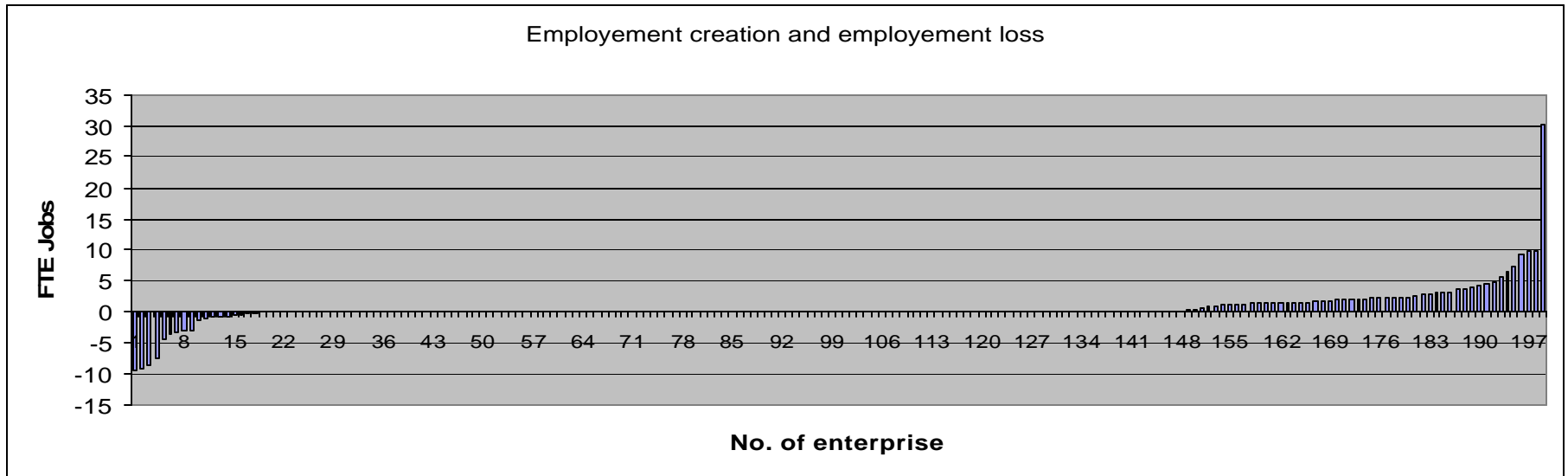




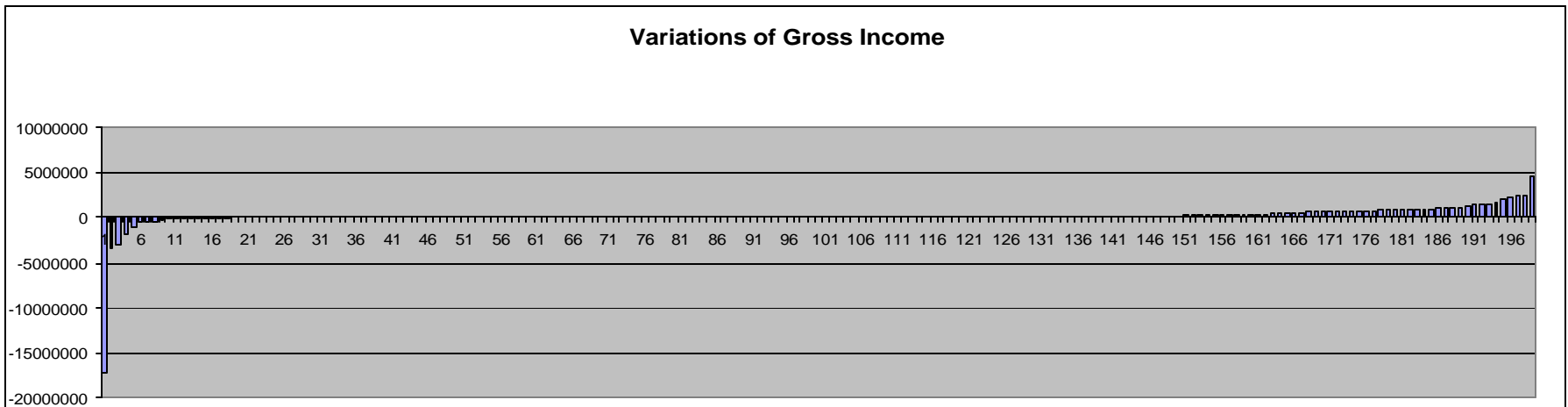
**Financial support provided by European Union with SEEDS
Project – “Effective Enterprise Services for the Poor Communities”**



Enlarged Figure 1



Enlarged Figure 2.



Enlarged Figure 3

