

2026



CLIMATE SMART AGRICULTURE & FINANCIAL LITERACY

Training of 1,000 Female Farmers

Project Completion Report



Submitted To:

Mobilink Microfinance Bank

Submitted By:

Human Resource Development (HRDN)

Executive Summary

Human Resource Development Network (HRDN) successfully completed the project titled "Training of 1,000 Female Farmers on Climate Resilience and Financial Literacy" in partnership with Mobilink Microfinance Bank. The project aimed to strengthen the knowledge, skills, and resilience of women farmers residing in flood-prone and climate-vulnerable communities of Multan, Muzaffargarh, and Bhakkar districts.

The intervention focused on enhancing participants' understanding of Climate Smart Agriculture (CSA), climate adaptation measures, disaster preparedness, financial literacy, savings practices, budgeting, and access to digital financial services. Through a structured community-based approach, HRDN conducted community mobilization, Training of Trainers (ToT), and field-level training sessions using Mobilink Bank's approved training manual.

A total of 32 training sessions were conducted, reaching 1,000 female farmers across the three targeted districts. The project successfully achieved all planned/ agreed outputs and contributed towards enhanced knowledge about climate smart agriculture, financial inclusion, and livelihood security among vulnerable rural women.



Project at a Glance

- 1,000 Female Farmers Trained
- 32 Training Sessions Conducted
- 3 Districts Covered
- 12 Local Trainers Developed (ToT)
- 100% Project Targets Achieved

Project Background

Pakistan's agriculture sector is increasingly vulnerable to the adverse impacts of climate change, including erratic rainfall patterns, rising temperatures, water scarcity, declining crop productivity, and increased pest outbreaks. Women farmers, despite their substantial contribution to agricultural productivity and household livelihoods, often have limited access to agricultural knowledge, financial services, and climate adaptation mechanisms.

Recognizing these challenges, the project was initiated to enhance the capacities of women farmers through targeted awareness and training interventions focusing on Climate Smart Agriculture (CSA) and Financial Literacy (FL). The initiative seeks to improve agricultural resilience, strengthen adaptive capacities, and enable women farmers to make informed financial decisions for enhanced livelihood security.

The training aimed to equip women farmers with knowledge and skills to adopt environmentally sustainable agricultural practices while improving their financial awareness and inclusion.

Mobilink Microfinance Bank initiated this intervention to support women farmers living in areas highly vulnerable to flooding and climate-related disasters. The project focused on improving participants' understanding of:

- **Climate Smart agricultural practices**
- **Risk reduction and adaptation measures**
- **Savings and financial planning**
- **Digital financial services and inclusion**

HRDN was responsible for project implementation, community mobilization, participant management, training delivery, monitoring, documentation, and reporting.



HRDN as Implementing Partner

Human Resource Development Network (HRDN) established in 1999, is a national membership-based network comprising both organizational (145+ big and small NGOs) and individual members (1100+ from diverse fields) with a footprint across Pakistan including GB and AJK. HRDN has, for over 26 years, contributed to strengthening Pakistan's development sector by enhancing institutional capacities, fostering a culture of learning and knowledge exchange, promoting evidence-informed policy dialogue and advocacy, supporting behavior change and community engagement initiatives, and facilitating collaborative partnerships among civil society, government, academia, and development partners. Through its network-driven approach, HRDN has helped build more resilient institutions, empowered development practitioners, and strengthened the effectiveness and sustainability of development interventions across the country.

HRDN successfully conducted 32 events on Climate Smart Agriculture (CSA) and Financial Literacy (FL) for women farmers at three targeted districts (Bhakkar, Multan and Muzaffargarh) with financial support of Mobilink Microfinance Bank (MMBL). The training aimed to enhance participants' knowledge and skills regarding climate-resilient agricultural practices, efficient use of natural resources, financial management (budgeting and Savings) and informed decision-making for improved livelihoods.

The training was delivered using participatory methodologies including presentations, group discussions, question-and-answer sessions, practical examples, and visual learning materials adapted from the approved training manual.

Project Objectives

The project was designed to:

Enhance awareness of climate change and its impact on agriculture.

Promote climate-resilient and sustainable agricultural practices.

Improve financial literacy among female farmers.

Increase awareness regarding savings, budgeting, and financial planning.

Introduce participants to formal and digital financial services.

Strengthen resilience of women against climate-related disasters and economic shocks.

Project Outcomes

The training programme enhanced participants' capacity to adopt Climate Smart Agriculture practices alongside improved financial management skills. As a result, women farmers are better equipped to increase agricultural productivity, optimize resource utilization, access financial services, and strengthen household resilience against climate and economic challenges.



Climate-smart
agriculture
promoted



Increased financial
awareness and
savings culture



Enhanced resilience
to climate-related
risks

Project Areas & Rationale for Selection

The project districts of Bhakkar, Multan, and Muzaffargarh were jointly identified by HRDN and Mobilink Microfinance Bank (MMBL) through a strategic selection process. Priority was given to districts recognized by NDMA and PDMA Punjab as highly hazard-prone and climate-vulnerable, where recurrent floods, droughts, and extreme weather events continue to undermine agricultural productivity, livelihoods, and food security. Equal consideration was given to the operational presence of Mobilink Microfinance Bank, ensuring that women farmers could readily access formal financial services, including account opening, digital banking, savings products, and agriculture-focused financial solutions. This integrated approach combined climate resilience with financial inclusion, enabling women farmers to strengthen their livelihoods, improve economic security, and build long-term resilience to climate shocks.

Selection was guided by four key considerations:

Climate Vulnerability: High exposure to floods, droughts, and other climate-induced hazards.

Agricultural Dependence: Predominantly rural communities reliant on agriculture and livestock, with women playing a significant role.

Women-Centered Resilience: Limited access to climate-smart agriculture, extension services, and financial literacy.

Financial Inclusion: Presence of MMBL to connect women farmers with formal banking and digital financial services.



a . District Bhakkar

Bhakkar is a predominantly rural district characterized by arid and semi-arid climatic conditions, increasing climate variability, prolonged dry spells, water scarcity, and occasional flooding caused by hill torrents and the Indus River. Agriculture and livestock are the backbone of the local economy, with major crops including wheat, gram, and fodder crops.

Women play a crucial role in livestock management, kitchen gardening, and household agricultural activities. However, farming communities face numerous challenges, including declining water availability, low agricultural productivity, limited access to climate-resilient farming techniques, and inadequate access to financial services. These challenges have heightened the need for capacity-building initiatives that enhance adaptive farming practices and improve financial decision-making among women farmers.



b. District Muzaffargarh

Muzaffargarh is one of the most flood-prone districts of Punjab, situated between the Indus and Chenab rivers. The district has experienced repeated flooding, particularly during 2010, 2014, and 2022, resulting in extensive damage to agricultural land, standing crops, livestock, and rural infrastructure. Agriculture and livestock rearing remain the primary sources of livelihood for the majority of households, with women actively contributing to crop production, livestock care, fodder management, and household food security.

Despite their significant contribution, women in rural communities often have limited access to agricultural extension services, climate adaptation knowledge, and formal financial institutions. This increases their vulnerability to climate-induced losses and reduces their capacity to recover from disasters. Therefore, Muzaffargarh was identified as a priority district for building the knowledge and resilience of female farmers through targeted training interventions



c. District Multan

Multan is a key agricultural district in South Punjab, known for the production of cotton, wheat, mangoes, and vegetables. Several peri-urban and rural areas, particularly those located near the Chenab River, are prone to seasonal flooding, waterlogging, and extreme heat, which negatively impact crop yields and livelihoods. Female farmers in these areas are actively involved in post-harvest handling, livestock care, and kitchen gardening, yet have limited access to formal training and financial services.



Project Implementation

Process

Project Kick-off and Planning

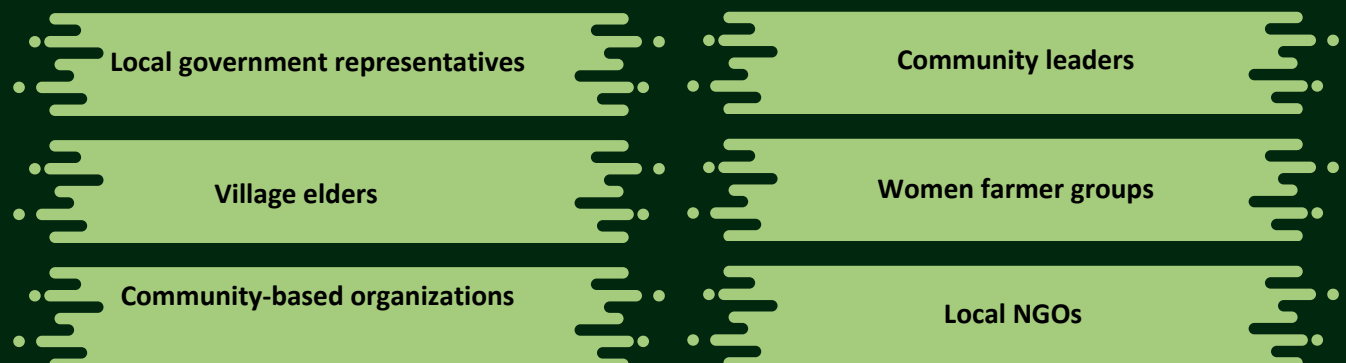
The project commenced with detailed planning and coordination meetings between HRDN and Mobilink Micro Finance Bank. During this phase the online orientation session was conducted on MMBL Products and Bank accounts.

Further district wise implementation plan/social mobilization strategies, target locations, training frame work with cascading approach, monitoring mechanisms, and reporting procedures were finalized based on the mutually agreed milestones.



Stakeholder Coordination

To facilitate effective implementation and community acceptance, HRDN conducted consultations and coordination meetings with relevant stakeholders including:



These meetings helped validate target villages, identify suitable training venues, and mobilize community support for women's participation.

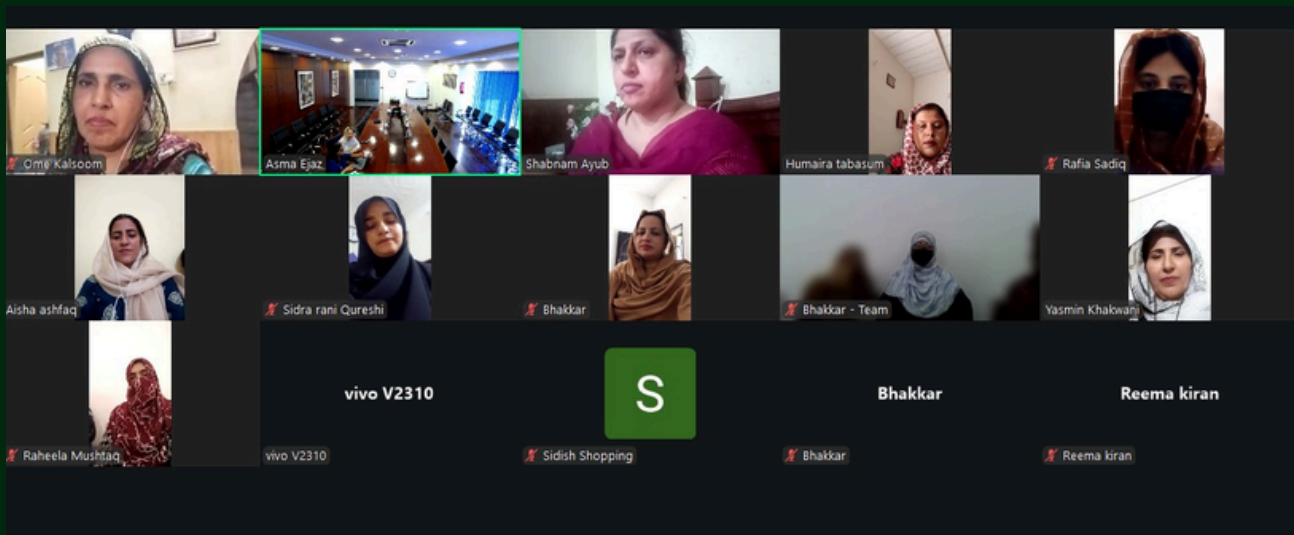
Stakeholder engagement played a crucial role in creating awareness about the project and ensuring participation from the most deserving and vulnerable female farmers.

Training of Trainers (ToT)

A Training of Trainers (ToT) program was organized 07 May 2026 after screening of potential resource persons before field implementation to establish a pool of qualified facilitators capable of delivering training as per manual provided by MMBL across all districts.

The objective of the training was to upskill the capacity of trainers for effective delivery of awareness sessions to farming communities, particularly women farmers, on climate-resilient agricultural practices and financial literacy to bring change in the existing local behaviors and practices.

The virtual training provided participants with practical knowledge, facilitation skills, participatory training methodologies, and orientation on the training charts, digital tools, and community engagement approaches.



The ToT focused on:

- Understanding the Mobilink Bank training curriculum.
- Financial literacy and digital financial inclusion.
- Effective communication techniques for rural women.
- Concepts of climate resilience and climate-smart agriculture.
- Adult learning principles.
- Facilitation and session management skills.

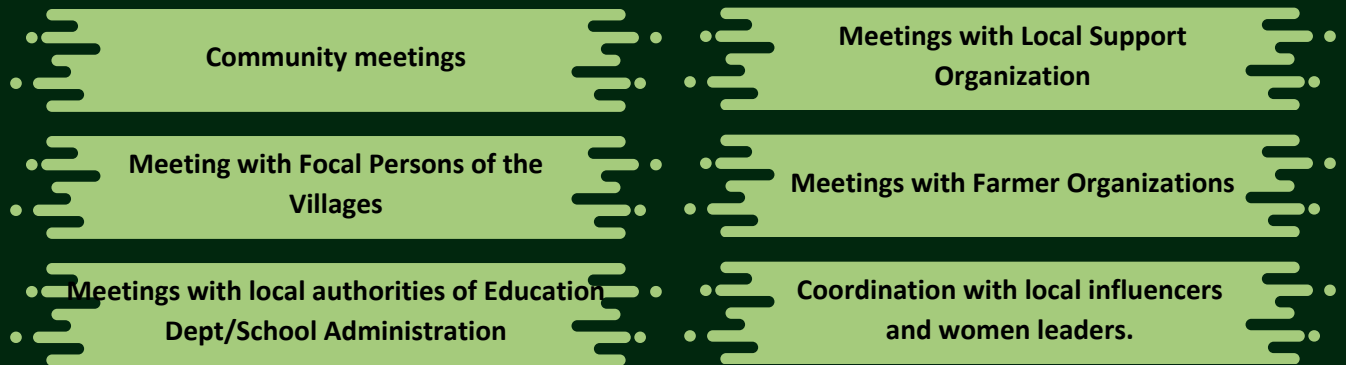
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Stakeholder engagement played a crucial role in creating awareness about the project and ensuring participation from the most deserving and vulnerable female farmers.

Community Mobilization

Following the ToT, HRDN’s field mobilization teams conducted extensive outreach activities in the target communities.

Mobilization activities included:



Particular emphasis was placed on identifying women who were actively involved in agriculture and who could directly benefit from the training.

The mobilization process ensured equitable participation and representation of women from vulnerable and underserved (women working in agriculture as labour class)

Training Implementation

The training implementation was carried out in a structured and systematic manner in accordance with the approved training plan. Training workshops were organized using participatory and interactive methodologies to ensure maximum engagement of participants, including group discussions visual aids, relevant props and training material including attractive pictorial posters based on the content of the said manual. Based on the principles of andragogy practical demonstrations, group discussions, practical examples, experience sharing and Q&A. The implementation team ensured timely mobilization of participants, proper arrangement of logistics, and availability of training materials and IEC resources. Each session was facilitated by experienced trainers who covered the key thematic areas effectively while encouraging questions and feedback from participants. Attendance and participation was closely monitored to ensure inclusivity, particularly of women and vulnerable groups. The participants learning was gauged through Knowledge Assessment Form provided by MMBL at close of each event. The project was implemented smoothly, achieving its planned objectives and strengthening participants’ knowledge and skills in the relevant subject areas.

Training Coverage and Achievements

District-wise Training Distribution

District	Sessions Conducted	Participants Trained
Bhakkar	16	483
Muzaffargarh	6	194
Multan	10	324
Total	32	1001



Overview of Training Modules

Module 1 : Climate-Smart Agriculture (CSA)

The Climate Smart Agriculture module focused on increasing participants' understanding of climate change and practical adaptation measures.

The Climate-Smart Agriculture (CSA) component was successfully implemented across all project districts, achieving the planned training targets and equipping women farmers with practical knowledge and skills to strengthen climate resilience and improve agricultural productivity. Through a comprehensive and participatory learning approach, participants enhanced their understanding of climate change, its implications for agriculture, and the adoption of climate-smart farming practices that support sustainable livelihoods.

The training covered a broad range of climate adaptation and environmentally sustainable agricultural practices, enabling participants to make informed farming decisions while improving preparedness for climate-related risks.



a) Climate Zones and Agricultural Challenges in Pakistan

Participants developed a sound understanding of Pakistan's major agro-climatic zones and the diverse climate-related challenges affecting agricultural production. The sessions enabled women farmers to recognize how variations in rainfall, temperature, soil conditions, and water availability influence crop selection, productivity, and farming systems, thereby strengthening their ability to adopt locally appropriate climate adaptation measures.



b) Environmentally Friendly Farming Pillars

The project successfully enhanced participants' understanding of the three pillars of Climate-Smart Agriculture: increased productivity, strengthened resilience, and reduced greenhouse gas emissions. Women farmers gained practical knowledge of resource-efficient and environmentally sustainable farming systems capable of sustaining agricultural production under changing climatic conditions.



c) Environment-Friendly Practices and Quality Seed Selection

The training strengthened participants' capacity to adopt environmentally friendly farming practices and emphasized the importance of selecting quality, climate-resilient seed varieties. Women farmers enhanced their knowledge of seed quality standards, including purity, germination potential, pest resistance, and varietal suitability, contributing to improved crop establishment and productivity.



Practical Exercise: Quality Seed Selection

A practical group exercise reinforced theoretical learning by allowing participants to assess different seed samples against established quality criteria. The exercise promoted peer learning, strengthened participants' confidence in selecting quality seed, and enhanced their ability to apply improved seed selection practices within their farming systems.



d) Climate-Smart Land Preparation Techniques

Participants enhanced their technical knowledge of climate-smart land preparation techniques, including land leveling, conservation agriculture, and reduced tillage practices that improve soil health, conserve moisture, reduce erosion, and optimize agricultural productivity.



e) Efficient and Balanced Use of Fertilizers

The project improved participants' understanding of balanced nutrient management through the efficient application of fertilizers based on crop and soil requirements. The sessions promoted cost-effective fertilizer use while improving soil fertility and reducing adverse environmental impacts.



f) Compost Preparation and Organic Manure

Women farmers acquired practical knowledge of compost preparation and the utilization of organic manure to improve soil fertility and reduce dependence on chemical fertilizers. Participants demonstrated increased awareness of sustainable nutrient management practices that contribute to long-term soil health.



g) Water Conservation and Efficient Irrigation

The project strengthened participants' capacity to adopt water-efficient irrigation and conservation practices, including improved irrigation scheduling, rainwater harvesting, and efficient water management techniques to enhance productivity under conditions of increasing water scarcity.



h) Weather Forecasting and Crop Protection

Participants increased their understanding of weather forecasting and climate information services as essential tools for agricultural planning. They enhanced their capacity to utilize weather information for timely farm operations, thereby reducing production risks and minimizing potential crop losses.



i) Integrated Pest Management and Biological Control

The training promoted Integrated Pest Management (IPM) approaches and biological control methods, enabling participants to reduce dependence on chemical pesticides while adopting environmentally responsible pest management practices.



j) Crop Diversification and Intercropping

The training promoted Integrated Pest Management (IPM) approaches and biological control methods, enabling participants to reduce dependence on chemical pesticides while adopting environmentally responsible pest management practices.



k) Soil Conservation Measures

The training promoted Integrated Pest Management (IPM) approaches and biological control methods, enabling participants to reduce dependence on chemical pesticides while adopting environmentally responsible pest management practices.



l) Renewable Energy Solutions

Women farmers gained increased awareness of renewable energy technologies, particularly solar-powered agricultural solutions, as sustainable alternatives for reducing production costs and improving energy efficiency in agriculture.



m) Climate-Resilient Livestock Management

The project strengthened participants' capacity to adopt improved livestock management practices under changing climatic conditions, including measures related to animal health, shelter, feed management, and protection during extreme weather events.



n) Disaster Risk Reduction, Asset Protection, & Recovery

Participants enhanced their preparedness for climate-related disasters through improved understanding of agricultural risk assessment, asset protection, emergency preparedness, and post-disaster recovery measures, contributing to greater household resilience.

o) Safeguarding and Community Resilience

The project also strengthened participants' awareness of safeguarding principles and community resilience by promoting inclusive participation, protection of vulnerable groups, and collective approaches to addressing climate-related challenges. The interactive discussions encouraged participants to identify practical actions that can be replicated within their households and communities, contributing to the sustainability of project outcomes.



Stories of Change: Building Climate and Financial Resilience

An interactive case study session was conducted to reinforce participants' understanding of Climate Smart Agriculture (CSA) and Financial Literacy (FL) through two practical case studies featuring Perveen Bibi and Rabia. The session translated key training concepts into real-life situations, enabling participants to better understand the practical application of the knowledge and skills acquired during the training.

The case study of Perveen Bibi illustrated the challenges faced by a smallholder woman farmer, including limited resources, climate-induced risks, and reliance on conventional farming practices. The discussion demonstrated how the adoption of climate-smart agricultural techniques, improved farm management practices, and informed decision-making contributed to enhanced agricultural productivity, increased household income, and improved family wellbeing. The case study reinforced the importance of sustainable agricultural practices and the critical role of women in building climate resilience.

The case study of Rabia focused on strengthening household financial management through practical financial literacy concepts. It highlighted the importance of household budgeting, regular savings, responsible borrowing, investment planning, utilization of digital financial services, bank account ownership, Farmer Card registration, and access to available government support mechanisms. The case study demonstrated how improved financial knowledge and informed financial decision-making contribute to greater household resilience and long-term economic stability.

The session concluded with a facilitated reflection and discussion, during which participants analyzed the key lessons emerging from both case studies and identified practical measures applicable to their own farming and household contexts. The exercise effectively reinforced the learning objectives of the training, enhanced participants' understanding of climate-smart agricultural and financial management practices, and encouraged the adoption of positive behavioural changes aligned with the overall objectives of the project.

Key takeaways from Perveen Bibi's Case study:

- Recognized the relevance of the case study to the realities of rural women farmers.
- Appreciated the benefits of adopting Climate Smart Agriculture (CSA) practices to improve productivity and climate resilience.
- Acknowledged that access to training and improved agricultural knowledge enhances farm management and household income.
- Identified women's active participation in agriculture as a key contributor to family wellbeing and food security.
- Emphasized resilience, continuous learning, and innovation as essential for sustainable farming.

Key takeaways from Rabia's Case study:

- Recognized the importance of household budgeting, savings, and financial planning for economic stability.
- Appreciated the value of responsible borrowing and investing in income-generating activities.
- Expressed increased confidence in using formal financial services, including bank accounts and digital transactions.
- Valued Farmer Cards and government support for enhancing livelihood security.
- Recognized women's financial leadership as key to long-term household resilience.

Module 2: Financial Literacy

Participants explored how financial planning contributes to household stability and economic resilience.

Importance of Financial Literacy

The Financial Literacy module introduced participants to the fundamental principles of effective household financial management and highlighted its importance in improving the economic resilience of rural farming families. The session covered key concepts including budgeting, savings, responsible borrowing, and informed financial decision-making. The trainer emphasized that sound financial planning enables households to manage daily expenses, prepare for emergencies, invest in productive agricultural activities, and strengthen long-term financial security. Through practical local examples, participants recognized that effective financial management is a critical component of building resilient livelihoods and reducing



Household Budgeting and Expense Tracking

Building on the lessons from the case studies, the session introduced household budgeting and expense tracking as essential tools for effective financial planning. Participants learned how to prepare a simple household budget by identifying income sources, prioritizing essential expenditures, and distinguishing them from non-essential expenses. Through practical rural household examples and hands-on exercises, the trainer demonstrated how maintaining basic financial records supports informed spending decisions, minimizes unnecessary expenditures, and enables families to allocate resources more efficiently throughout the agricultural production cycle. The session strengthened participants' capacity to adopt budgeting practices that contribute to improved household financial stability and resilience.



Savings and Financial Planning

The project strengthened the financial planning capacities of 1,000 women farmers by promoting the importance of regular savings, emergency preparedness, and long-term financial security. Participants were introduced to Mobilink Microfinance Bank's financial products, with particular emphasis on the Bint-e-Hawa Account as a secure and accessible savings solution for rural women. Across all training events, women farmers demonstrated increased awareness of formal financial services and recognized the advantages of transitioning from informal saving practices to regulated banking mechanisms. The training enhanced participants' confidence in adopting savings-oriented financial behaviours, contributing to greater financial inclusion and improved household economic resilience.



Building Financial Resilience

The project enhanced participants' understanding of digital financial services as a means of improving financial inclusion, accessibility, and secure financial management. Across all training events, women farmers developed awareness of mobile banking, digital wallets, branchless banking services, and safe digital financial transactions, enabling them to access formal financial services more conveniently.



The training strengthened participants' knowledge of using digital platforms for receiving payments, transferring funds, paying utility bills, and managing savings without the need to visit bank branches. By promoting the adoption of digital financial services, the project contributed to increased financial accessibility, reduced transaction costs, and strengthened the financial independence and resilience of rural women, supporting the project's objective of fostering inclusive and sustainable financial empowerment.

Digital Financial Services



Digital wallets



Branchless banking services



Safe financial transactions



Mobile banking

Monitoring & Quality Assurance

HRDN implemented a comprehensive monitoring framework to ensure quality implementation and accountability by developing customized tools.

a. Participant Registration

Detailed registration records were maintained, including:

Name	CNIC	Village	Contact details
Land Holdings & ownership	Livestock Rearing	Use of Mobile & ownership	Signature/ thumb impression



b. Attendance Management

Attendance records were maintained for each session and digitized for reporting purposes.

c. Knowledge Assessment

Assessment Methodology

To measure participants' understanding of key concepts delivered during the training, a structured post-training Knowledge Assessment was administered to all participants using the approved assessment tool. The assessment evaluated participants' knowledge related to Climate Smart Agriculture (CSA), Financial Literacy (FL).

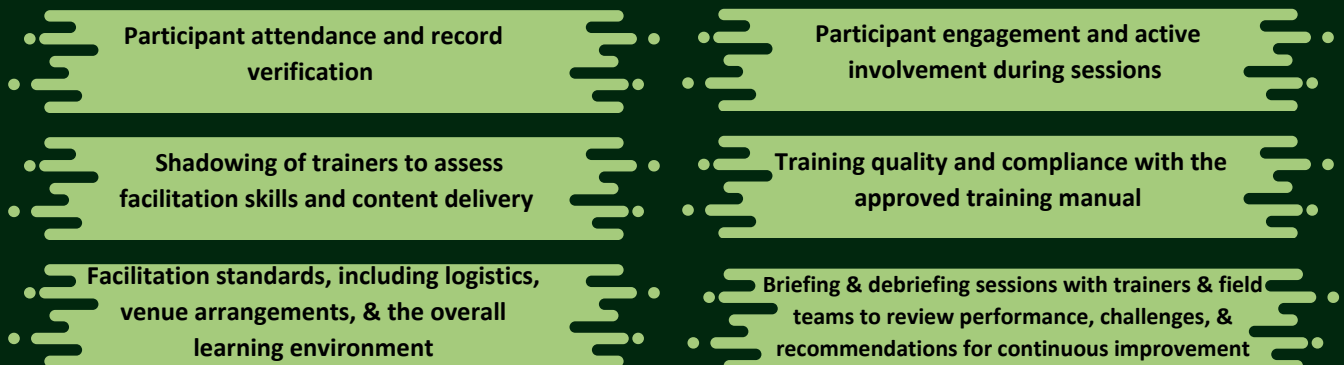
A total of 1001 women farmers (100% of training participants) completed the assessment following the training sessions. The assessment was conducted through facilitator-led interviews and participatory questioning methods to accommodate varying literacy levels among participants.

The image shows a screenshot of a knowledge assessment form in Urdu. At the top, there are logos for 'HUMAN DEVELOPMENT FOUNDATION' (helping people help themselves), 'HD network', and 'MobilinkBank'. The form title is 'کلائم سمارٹ ایگریکلچر اور فنانشل لٹریسی خواتین کسان تربیت کے بعد علم کی جانچ پڑتال'. Below the title, it says 'ہدایت: ہر سوال کے لیے درست جواب کے لیے جیتے جس کے لیے صحیح لگائیں۔'. There are three numbered questions with multiple-choice options. Question 1 asks about the main goal of the training. Question 2 asks about the purpose of the assessment. Question 3 asks about the importance of the assessment. Each question has three options with checkboxes.

d. Field Monitoring

To ensure the effective implementation of the training programme and maintain consistent quality across all events, the HRDN Senior Team from the Head Office in Islamabad conducted regular field monitoring visits. In addition to on-site observation, structured briefing and debriefing sessions were held before and after each training event with the field team and trainers to review preparations, discuss observations, address challenges, share lessons learned, and identify areas for improvement. This process ensured consistent adherence to the approved training methodology and strengthened the overall quality of programme delivery.

The monitoring focused on the following key areas:



e. Documentation

Comprehensive documentation was maintained throughout the project to ensure transparency, accountability, and systematic record-keeping of all training activities. Standardized documentation was compiled for every training event to capture participant data, learning outcomes, implementation progress, and visual evidence, facilitating effective monitoring, reporting, and project closure.



Key Achievements

The Climate Smart Agriculture and Financial Literacy Project was successfully implemented through a cascade training model, ensuring both quality delivery and long-term sustainability. HRDN first built the capacity of local trainers from the targeted districts of Bhakkar, Muzaffargarh, and Multan, who subsequently delivered community-level training with continuous on-site mentoring, shadowing, and technical support from the HRDN Head Office team. Regular briefing and debriefing sessions, close coordination with local stakeholders, and strong collaboration with Mobilink Microfinance Bank (MMBL) ensured consistent implementation, effective participant mobilization, and adherence to project standards across all locations.

The project successfully achieved all planned targets by reaching 1,000 women farmers through 32 training sessions, equipping them with practical knowledge and skills in climate-smart agriculture, financial literacy, and digital financial services. Beyond enhancing technical knowledge, the initiative strengthened women's confidence to make informed agricultural and household financial decisions, improved climate resilience, and promoted greater financial inclusion. The successful completion of 100% of planned activities, combined with the development of local training capacity, has created a sustainable foundation for continued knowledge sharing and the wider adoption of climate-resilient farming and responsible financial practices within rural communities.

100% achievement of planned project targets

Cascade training model successfully implemented for sustainable local capacity

32 training sessions successfully completed

1,000 women farmers trained across three districts

Local trainers from Bhakkar, Muzaffargarh, and Multan trained & mentored through on-site coaching & shadowing

Regular briefing and debriefing sessions ensured continuous quality improvement

Strong coordination with local stakeholders enabled effective community mobilization

Close collaboration with Mobilink Microfinance Bank ensured smooth project implementation

Enhanced knowledge and adoption of climate-smart agriculture practices

Increased financial literacy and awareness of digital financial services

Strengthened women's confidence in managing household finances and agricultural decision-making

Improved household resilience to climate-related and economic challenges

Challenges Encountered During Project Implementation

Despite the successful completion of the project and achievement of all planned targets, several operational and contextual challenges were encountered during implementation. Through effective planning, coordination, and adaptive management, HRDN was able to address these challenges and ensure smooth execution of project activities.

Participant Identification and Targeting

Despite the successful completion of the project and achievement of all planned targets, several operational and contextual challenges were encountered during implementation. Through effective planning, coordination, and adaptive management, HRDN was able to address these challenges and ensure smooth execution of project activities.

To address this challenge, HRDN mobilization teams conducted meetings with community leaders, local organizations, and women farmer groups to ensure that the intended target beneficiaries were selected.

Limited /Low Literacy Levels among Target Participants

One of the major challenges was the extremely low literacy rate among participants in the selected districts, particularly among female farmers (FFs). A significant proportion of the target beneficiaries had limited or no formal education.

To address this issue the project team had already developed the training material in pictorial presentation for their understanding and visualization of the concepts. Further more the training team was also sensitized to deliver the content in highly participatory manner with practical approaches, using local language, visual aids, demonstrations, and repeated explanations to ensure that key messages were understood. Additional time was allocated for hands-on exercises and individual support, enabling participants to gradually build their knowledge, confidence, and capacity to utilize the information and services introduced through the project.

Limited Digital Access and Digital Literacy

Limited access to mobile phones, smartphones, and digital platforms was another challenge of the target beneficiaries. The lack of access to digital devices restricted participants' ability to fully benefit from these components like usage of relevant mobile Apps introduced in the training as per manual.

To mitigate this challenge, the training team encouraged participants to seek support from family members who have access to mobile phones and basic digital knowledge. This approach was adopted in recognition of the local context, where many female farmers had limited exposure to digital devices and little or no prior experience in using mobile-based applications. During the sessions, it was observed that participants often rely on household members—such as husbands, sons, or younger siblings—for assistance in handling digital tasks. Building on this existing community practice, the team emphasized a family-support approach to facilitate continued learning and access to mobile-based financial services like opening and operating of “Bint-e-Hawa” account beyond the training environment.

Duration of the Training

The one-day duration of the training session also posed a contextual challenge in effectively educating low-literacy and illiterate female participants on key areas such as Climate-Smart Agriculture (CSA) and Financial Literacy. As per the training manual, the allocated time for each session was considered limited, particularly given that both topics are standalone and technical in nature, requiring detailed explanation. This challenge was further intensified due to participants' low literacy levels and limited prior exposure to these concepts.

However, the training team effectively addressed this constraint by adapting facilitation approaches in line with group dynamics and participant needs. Key messages were prioritized, and sessions were delivered through participatory methods, including group discussions, practical demonstrations, and the use of real-life examples. This flexible approach ensured that core concepts were effectively communicated and understood within the available timeframe, without compromising the overall quality and progress of the training activity.

Recommendations & Way Forward

Building on the achievements of this initiative, future interventions should focus on institutionalizing the cascade training model, strengthening partnerships with government, financial institutions, and local stakeholders, and expanding access to technical advisory and digital financial services. Sustained follow-up, mentoring, and community-based support mechanisms will be essential to reinforce learning, encourage behavioral change, and enhance the long-term resilience and economic empowerment of rural women farmers. Continued investment in such integrated approaches will contribute significantly to climate adaptation, sustainable agriculture, and inclusive rural development.

- Scale Up Climate Resilience Training
- Establish Continuous Learning Mechanisms
- Strengthen Linkages with Agriculture Extension Services
- Promote Access to Financial Products and Services
- Develop Women Farmer Support Networks
- Introduce Digital Learning and Advisory Services

Annexures

Annexure 1: Training Schedule



کلائمٹ اسمارٹ ایگریکلچر اور مالیاتی آگاہی برائے کسان خواتین



تربیتی سیشن کا شیڈول

دورانیہ	موضوع	سیشن
10 منٹ	شرکاء کی رجسٹریشن	رجسٹریشن
10 منٹ	تلاوتِ قرآن پاک اور تعارف	افتتاحی سیشن
40 منٹ	کلائمٹ اسمارٹ ایگریکلچر (CSA)	سیشن 1
15 منٹ	گروپ ڈسکشن / چارٹس	سرگرمی
40 منٹ	مالیاتی خواندگی (FL), ایم ایف بی ایل (MMBL) لون پروڈکٹس	سیشن 2
10 منٹ	تربیت کے بعد شرکاء کے علم کا جائزہ	جائزہ فارم
	اختتامی کلمات اور تاثرات شرکاء	اختتامی سیشن

Annexure 2:

Training Events Summary of Phase-I

Summary of Events Conducted in Phase II

Under

Training of 1,000 Female Farmers on Climate Resilience & Financial Literacy-MMBL Project

Implemented BY: HRD Network

SR	Date	District	Village Name	UC Name	No.of Participants
1	17/05/2026	Muzaffargarh	NankayWala	Tailiri	36
2		Muzaffargarh	Chak Rohari		34
3	18/05/2026	Muzaffargarh	Basti Pathan wala	Grey Wala	29
4		Muzaffargarh	Paley wala		30
5		Muzaffargarh	Koray wala		35
6	19/05/2026	Multan	Ambala Gagra	Khokhran	41
7		Multan	Akbar Shah Wala	Sher Shah	30
8		Multan	Gagra		34
9		Multan	Lak Wala		25
10	20/05/2026	Multan	Khizanpur	Anyat Pur Mahota	24
11		Multan	Khizanpur Jhok RB		35
12		Multan	Kho Hasla Wala		34
13	21/05/2026	Multan	Akbar pur	Binda Sandiala	31
14		Multan	Gary Wala		35
15		Multan	Gar e Wala Bakerabad		35

Annexure 3:

Training Events Summary of Phase-II

Summary of Events Conducted in Phase II

Under

Training of 1,000 Female Farmers on Climate Resilience & Financial Literacy-MMBL Project

Implemented BY: HRD Network

SR	Date	District	Village Name	UC Name	No.of Participants
1	17/05/2026	Muzaffargarh	NankayWala	Tailiri	36
2		Muzaffargarh	Chak Rohari		34
3	18/05/2026	Muzaffargarh	Basti Pathan wala	Grey Wala	29
4		Muzaffargarh	Paley wala		30
5		Muzaffargarh	Koray wala		35
6	19/05/2026	Multan	Ambala Gagran	Khokhran	41
7		Multan	Akbar Shah Wala	Sher Shah	30
8		Multan	Gagra		34
9		Multan	Lak Wala		25
10	20/05/2026	Multan	Khizanpur	Anyat Pur Mahota	24
11		Multan	Khizanpur Jhok RB		35
12		Multan	Kho Hasla Wala		34
13	21/05/2026	Multan	Akbar pur	Binda Sandiala	31
14		Multan	Gary Wala		35
15		Multan	Gar e Wala Bakerabad		35

Annexure 4:

Knowledge Assessment Form



کلائمیٹ سمارٹ ایگریکلچر اور فنانشل لٹریسی خواتین کسان تربیت کے بعد علم کی جانچ پڑتال

ہدایت: ہر سوال کے لیے درست جواب کے لیے بنے بکس ☐ میں یہ ☒ نشان لگائیں۔

1-	ان میں سے موسمیاتی تبدیلی کی علامت کیا ہے؟	☐ خشک سالی اور ٹھانہ پاری	☐ زمین کی زرخیزی میں اضافہ
2-	فصل کو پٹریوں پر کاشت کرنے کے طریقے سے کیا ہوتا ہے؟	☐ پانی کی بچت	☐ فصل کم ہوتی ہے
3-	فصل کی باقیات کو کھیت میں آگ لگانے سے ماحول پر کیا اثر پڑتا ہے؟	☐ ماحول کو فائدہ ہوتا ہے	☐ ماحول کا نقصان ہوتا ہے
4-	قدرتی کھاد بنانے میں کون سی چیز استعمال ہوتی ہے؟	☐ چائے کا پتہ، ڈیزل	☐ سبز خشک پتے گوبر
5-	ان میں سے کون سا طریقہ ماحول دوست ہے؟	☐ زمین پر کم سے کم ٹری چلانا	☐ زمین پر زیادہ سے زیادہ ٹری چلانا
6-	کیا موسم کو سمجھنے سے کیڑوں اور بیماریوں کو سمجھنے میں مدد ملتی ہے؟	☐ ہاں	☐ نہیں
7-	کیا خطرے (رиск) کو سمجھنے اور مد نظر رکھنے سے نقصان میں فرق پڑ سکتا ہے؟	☐ نقصان زیادہ ہو سکتا ہے	☐ نقصان کم سے کم ہو سکتا ہے
8-	جانوروں کو بروقت خانا ملنے سے محفوظ رہیں	☐ کسان کو فائدہ دے سکتا ہے	☐ کسانوں کا نقصان کر سکتا ہے
9-	بجٹ بنانے کا بنیادی فائدہ کیا ہے؟	☐ آمدن اور اخراجات کی بہتر منصوبہ بندی ممکن ہوتی ہے	☐ قرض لینا آسان ہوتا ہے
10-	کسیٹی ڈالنے کا مقصد کیا ہوتا ہے؟	☐ دوستوں کو خوش رکھنا	☐ باقاعدگی سے بچت کرنا اور ضرورت پر رقم حاصل کرنا
11-	ویب اکاؤنٹ کھولنے کا کیا فائدہ ہے؟	☐ رقم محفوظ رہتی ہے اور لین دین میں آسانی ہوتی ہے	☐ صرف ایمر لوگوں کے لیے ہوتا ہے
12-	کیا اس سیشن میں بتائی گئی باتیں کسان عورتوں کے پیچھے سے مطابقت رکھتی ہیں؟	☐ ہاں	☐ نہیں
13-	حاصل کردہ علم کو گاؤں میں عمل بنانے میں آپ کو کیا مشکل آ سکتی ہے؟	☐ بیویوں کی کمی	☐ مہارت کی کمی
14-	موبل لنک مائیکرو فنانس کا "بنت حوا اکاؤنٹ" کس کے لیے ہے؟	☐ سب کے لیے	☐ صرف خواتین کے لیے
15-	موبل لنک مائیکرو فنانس کے پرائزس میں آپ کو کون سی اچھی لگتی ہے؟	☐ زرعی قرضے	☐ کاروباری قرضے
16-	کیا ایک فصل کے اندر دوسری فصل لگانے سے اور فصلوں کے پیر پھیر سے زمین کی زرخیزی میں اضافہ ہوتا ہے؟	☐ ہاں	☐ نہیں
17-	کیا سولر سسٹم گھریلا زرعی فارم کے تمام چھوٹے یا بھاری کاموں (جیسے ٹیوب ویل، پمپ، کھانے والی موٹر اور دیگر مشینری) چلا سکتا ہے؟	☐ ہاں	☐ نہیں

Annex-5:

Training Material and Props

تعارف

ہم کیا سیکھیں گے؟



- بہتر کاشتکاری
- موسمی خطرات سے بچاؤ
- آمدنی میں اضافہ
- بہتر کی عادت



بہتر پیداوار



خطرات سے بچیں



زائد آمدنی



بچت

سمارت زراعت=بہت خوشحال زندگی

موسمیاتی اسمارٹ زراعت

CLIMATE-SMART AGRICULTURE

پاکستان کی

10-حصوں/ زون

PARC

مین تقسیم کیا ہے۔



جنوبی پنجاب

(مکمل، طاہر، کڑھ، بہار، حرم، بوخان)

(زیریں سلسلہ، حرم، آباد، حرم، خاص)

زون



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**قدرتی طریقوں سے
نقصان دہ کیڑوں کا کنٹرول**

کیڑوں کے کنٹرول کے قدرتی طریقے

1. Yellow sticky trap
2. Neem oil spray
3. Red chili spray
4. Garlic spray
5. Whitefly trap
6. Ladybug release
7. Biopesticide

**ایک فصل کے اندر
دوسری مختلف فصل لگانا**

**ایک فصل کے اندر
دوسری فصل لگانا**

Government of Punjab, Department of Agriculture, and various agricultural organizations logos at the bottom.

[illegible]

عورت کسان، مضبوط زراعت

اہم فصلیں

			
کیاںس	گندم	کھد	مکئی
			
چول	سرسون	مونگ پیل	پاجرو

زمین کی سمارت نیاری: مو سیم کے مطابق، کم لاگت، مملوٹ فصل

موسون کی حدت

نفاقت کرنے والے طریق

بہتر زمین کی نیاری



[illegible]

موسم اور کھیتی باڑی

موسم اور کھیتوں کا اتصال

فصلوں کے دوست کڑمے

احتیاطی تدابیر

موسم اور کھیتی باڑی

موسم اور کھیتی باڑی

[illegible]

فنانسل لڑیسی (مالیاتی تعلیم)

بچت

مستقل آمدن



بچت

مستقل آمدن سے کم اخراجات



پنک

روزانہ/ہفتہ وار بچت



پنک

رقم جمع کروانا
رقم نکالنا
رقم بچھنا
اے ٹی ایم
موبائل بینکنگ



مالی مضبوطی

- بچت کو محفوظ رکھیں
 
- آمدنی کے ذرائع بڑھائیں
 
- غیر ضروری قرض سے بچیں
 
- حساب رکھیں، فائدہ میں اضافہ ہوتا ہے
 

ڈیجیٹل کسان دوست ایپ

کوہٹ سے معلومات، آب موبائل میں!

ان ایپس سے حاصل کریں:

- موسم کی پیش گوئی
- فصلوں کے مشورے
- بیماریوں اور کڑھوں کی
- معلومات
- سرکاری اعزازات
- اور الٹس

کسانوں کے لیے مفید ایپس



ملکی
مناظر

Weather Service
ملکی
مناظر



National Bank of Pakistan

ملکی
مناظر



National Extension Service

ملکی
مناظر



National Health Service

ملکی
مناظر



National Education Service

ملکی
مناظر



National Agriculture Service

ملکی
مناظر

ڈیجیٹل معلومات، بہتر فیصلے، زیادہ فائدہ

Annex-5: Training Material and Props

HRD network **TRAINING OF TRAINERS (ToT)** **Mobilink Microfinance Bank**

**CLIMATE SMART AGRICULTURE
&
FINANCIAL LITERACY
FOR
FEMALE FARMERS**

Organized By : HRD NETWORK **Supported By: MOBILINK MICROFINANCE BANK LTD**

Website: hrdn.net Email: info@hrdn.net Facebook: [HRDN.Net](https://www.facebook.com/HRDN.Net) Youtube: [@hrdnpk](https://www.youtube.com/@hrdnpk)

HRD network **کسان عورتوں کی** **Mobilink Bank**

**کلائمیٹ سمارٹ ایگریکلچر
اور مالیاتی تعلیم
پر تربیتی ورکشاپ**

Organized By : HRD NETWORK **Supported By: MOBILINK MICROFINANCE BANK LTD**

Website: hrdn.net Email: info@hrdn.net Facebook: [HRDN.Net](https://www.facebook.com/HRDN.Net) Youtube: [@hrdnpk](https://www.youtube.com/@hrdnpk)



Contact Information

HRDN designs and implements evidence-based development programmes that strengthen community resilience and promote inclusive economic growth. Through this initiative, HRDN partnered with Mobilink Microfinance Bank to empower women farmers with practical climate-smart agriculture and financial literacy skills, creating lasting pathways toward resilience, financial inclusion, and sustainable rural development.



Website:
www.hrdn.net



facebook.com/HRDN.Net



instagram.com/hrdn_offical



<https://www.youtube.com/@hrdnpk>



Contact
051-8742215-7



Email Address:
info@hrdn.net



Location:
IRM Complex 7 Sunrise Opposite COMSATS
University Park Road, Islamabad.



Livestock management under changing climatic conditions.



Participants were briefed on livestock management under changing climatic conditions. Participants learned strategies for protecting animal health, ensuring adequate feed and water supply, maintaining proper shelter, and reducing livestock-related vulnerabilities during extreme weather events.

Renewable energy solutions including solar-powered agricultural technologies.



The benefits of solar tube wells, solar irrigation systems, Solar Pest control Trap Lights, Solar fencing for Crop protection, Solar Dryers ,Solar Household equipment's (stove, geezer) and other renewable energy options that reduce operational costs and contribute to environmentally sustainable farming practices.

Safeguarding & community resilience.



The concepts of safeguarding and community resilience were introduced to promote safe farming environments, strengthen community cooperation, and develop collective strategies for coping with climate-related challenges.

Disaster Preparedness



Participants learned strategies for reducing agricultural losses and preparing households for climate-related emergencies.