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Stabilization and Inclusive Development Programme

B0424 - Pakistan - Islamabad

REPORTING PERIOD 2024

Narrative

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1. Executive Summary

During the fiscal year 2024/2025 the economy of Pakistan indicated positive developments particularly during the first two months as most of the economic indicators have shown some improvements.1 Inflation has dropped to 6.9% in September 2024 from 28.8% in January 20242. industrial output has improved, and the current account deficit contracted. Though the government expects this trajectory to continue in the coming months, yet these positive changes have not been fully translated into improved socio-economic conditions. Critical constraints, including recurrent fiscal and current account deficits, protectionist trade policies, difficult business environment, persistent reliance on traditional economic sectors with less scope for innovation and digitization, and a financially unsustainable energy sector, have remained largely unaddressed, leading to slow and volatile growth. UNDP responded to the economic challenges by implementing interventions that aimed at improving ease of doing business, improved access to finance through policy support and awareness raising among masses, promoting entrepreneurship amongst the youth for creating self-employment opportunities and improved infrastructure for expediting the delivery of basic social services. Unprecedented security situation in the KP province particularly in the districts adjacent to the Pak-Afghan border restricted the access to the programme areas. The general elections in February 2024, followed by the formation of coalition government had to deal with several challenges related to security, economic and political instability in the country which hampered the pace of development particularly during the first half of the year. It caused delays/denial in the issuance of no-objection certificates (NOCs) to UNDP's implementing partners and hampered the pace of implementation in the target districts. Besides the frequent break down of internet services and limited access to social media platform for security reasons, restrained UNDP from achieving the desired impact for some of its interventions as most of the beneficiaries trained in digital skills faced restrictions in accessing the social media platforms for income generation.

2. Background

Pakistan is a country bestowed with young and entrepreneurial population. Still, the country has not yet fully realized the potential of these youth offer for economic growth. Lack of work and business opportunities together with poor economic development and inadequate access to financial and training services and weak institutional framework are some of the biggest challenges faced by Pakistan. Despite, the efforts to turn the problems into opportunities, the progress has remained marginal. Further, gender disparity is profound in educational attainment and employment opportunities as Pakistan ranked 153rd in the Global Gender Gap Index. Additionally, the existing challenges in Pakistan were exacerbated by the COVID-19 pandemic and the floods in the year 2022. Sindh and Khyber Pakhtunkhwa are provinces that have been the worst hit by the devastating flash floods and torrential rainfall resulting in the destruction of infrastructure and costing the lives of millions.

Following a resilience framework throughout its work, the Stabilization and Inclusive Development Programme works towards sustainable economic growth by creating employment opportunities that are meaningful, sustainable and empowering particularly in area that have been affected by natural and or human-induced disasters. The programme is

[1] https://www.finance.gov.pk/economic/economic_update_September_2024.pdf

[2] https://tradingeconomics.com/pakistan/inflation

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aligned with the priorities in Pakistan Vision 2025 and contributes to UNDP strategic plan and SDGs. Building upon digital technology, the programme will make efforts to increase meaningful employment through skills provision, improvement of existing Technical Vocational Education and Training (TVET) facilities to reduce demand and supply skills gap, provision of support to women in establishing and run Medium and Small Enterprises and placement of trained individuals in jobs. Further, the programme will work to improve access to basic services especially education to improve quality of life. Social cohesion and mutual trust will be improved through the restoration of community organization and social cohesion events. Gender equality is a cross cutting priority in the programme, SIDP will make efforts to empower women, and vulnerable groups (transgender and persons with disability) by strengthening institutions.

3. Key Results Achieved

- **Level of Reporting:**

  Output level results

Project Outputs:

Economic empowerment opportunities created for youth, girls/women and other vulnerable groups through skills development and access to meaningful employment

Contributing Outcomes:

Outcome 2 By 2027, people in Pakistan, especially those most marginalized and at risk of being left behind, will benefit from sustained, inclusive and green economic growth, through catalysing the medium, small and micro-enterprise (MSME) sector, which drives progress, creates adequate decent jobs for youth, adolescent girls and women, people with disabilities, and other vulnerable segments of society; promotes innovative and responsible MSMEs where gender barriers are addressed; and protects workers, including vulnerable and marginalized workers, from all forms of exploitation.

Contributing Outputs:

PAK_OUTPUT_2.2 Access to basic services and financial and non-financial assets and services improved to support productive capacities for sustainable livelihoods, jobs employability for youth, girls/women, and other vulnerable groups

Progress Note:

Contributing to the CPD outcome 2.2, this output supported economic empowerment and skill development of youth, women and other vulnerable groups through technical and digital skills training, revived small businesses affected by monsoon floods 2022 in Khyber Pakhtunkhwa (KP) by delivering disaster resilient business management skills training and in-kind packages, improved access to finance for women entrepreneurs residing in these areas and strengthened common facility centers (CFCs) to promote entrepreneurship and business development. In the

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year 2024, SIDP equipped 5,429 (55% women) youth in KP and Sindh provinces with vital digital and soft skills to participate in the digital economy and create employment and self employment opportunities. The programme offered multiple streams of in-demand training courses that included social media marketing, e-commerce, graphic designing, video editing, basic WordPress and blogging and content writing, application development using Android, Apple IOS, Flutter or Web platforms, Amazon webservices, photography and filming, Java Programming and machine learning. Additionally, employability perspectives of graduated trainees were improved by establishing market linkages for job placement, conducting job fairs and entrepreneurial bootcamps. Youth technical skills development continued through the provision of vocational and industrial skills training. In the merged districts of KP (Kurram and Orakzai), 700 youth (350 women) were provided three months vocational skills training and toolkits to diversify livelihoods opportunities and contribute positively to the markers of social cohesion and peacebuilding. Training trades offered to men trainees included solar system and UPS installation and repair, general electrician, cell phone repair, plumbing and motorcycle repair and maintenance. Women trainees were engaged in innovative trades of waste recycling, eco-friendly packaging and gift wrapping, LED bulbs repair and assembling, handmade jewellery making and cell phone repair. In Sindh, SIDP's direct partnership with the private sector resulted in 100% employment of 716 youth (624 women) trained in industrial sewing machine operation and quality checking. In the floods affected districts of KP, SIDP strengthened 1,300 micro, small and medium enterprises (MSMEs) (666 women-owned, 600 men-owned, 34 transgender persons owned) by conducted disasters informed business management skills training and provision of in-kind support packages to reinitiate and maintain business momentum. Additionally, access of finance improved for women entrepreneurs by strengthening operational capacity of partner microfinance institution and facilitating disbursement of 2,185 micro loans amounting to PKR 100 million. To support entrepreneurship and promote business development, SIDP strengthen institutional capacity of government owned 23 common facility centers (CFCs) in KP, Sindh and Punjab by delivering 954 units of hi-tech, state of the art training and production equipment (names please). 71 instructors and 305 young trainees including 50% women have been trained on the usage and maintenance of the new equipment and related manufacturing and production processes.

- **Level of Reporting:**

  Output level results

  Project Outputs:

  Communities are equipped to remove barriers that limit their access to education, mutual trust and socially cohesive societies contributing to their resilience

  Contributing Outcomes:

Outcome 2 By 2027, people in Pakistan, especially those most marginalized and at risk of being left behind, will benefit from sustained, inclusive and green economic growth, through catalysing the medium, small and micro-enterprise (MSME) sector, which drives progress, creates adequate decent jobs for youth, adolescent girls and women, people with disabilities, and other vulnerable segments of society; promotes innovative and responsible MSMEs where gender barriers are addressed; and protects workers, including vulnerable and marginalized workers, from all forms of exploitation.

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Contributing Outputs:

PAK_OUTPUT_2.1 Enabling business environment and financing for development (including technical and financial ecosystem) for job-rich economic and regional connectivity and cross-border development

Progress Note:

Aligned with CPD output 3.1, SIDP implemented a series of targeted interventions in KP to improve markers of social cohesion and peacebuilding. The programme established 150 community organizations (COs) (50% women) and built their capacity for collective action and active participation in local development. Additionally, 6,953 youth (50% women) were engaged in dialogues, cultural and sports events to promote tolerance, solution-oriented mindset and foster self-confidence, personal development and teamwork.

- **Level of Reporting:**

  Output level results

Project Outputs:

Business enabling environment strengthened through technical support to public institutions and creation of linkages with the private sector for job-rich economic development

Contributing Outcomes:

Outcome 2 By 2027, people in Pakistan, especially those most marginalized and at risk of being left behind, will benefit from sustained, inclusive and green economic growth, through catalysing the medium, small and micro-enterprise (MSME) sector, which drives progress, creates adequate decent jobs for youth, adolescent girls and women, people with disabilities, and other vulnerable segments of society; promotes innovative and responsible MSMEs where gender barriers are addressed; and protects workers, including vulnerable and marginalized workers, from all forms of exploitation.

Contributing Outputs:

PAK_OUTPUT_2.1 Enabling business environment and financing for development (including technical and financial ecosystem) for job-rich economic and regional connectivity and cross-border development

Progress Note:

SIDP's technical support to the Government of Khyber Pakhtunkhwa successfully delivered in three thematic areas of access to finance, investment promotion and workforce and skills development. Interventions implemented under this output contributed to CPD outcome 2.1. To improve access to finance for small business, SIDP completed pilot implementation of secure transaction registry (STR). One of the key recommendations of the SIDP/UNDP developed SMEs Access to Credit Strategy, the STR certification enables micro and small businesses to acquire loans from commercial banks by pledging their movable assets as collateral. The STR training sessions were attended by SMEs representatives, women

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entrepreneurs and staff of Bank of Khyber (BoK). At the end of these sessions, more than 100 SMEs (50% women owned) successfully acquired STR certification. An investment promotion guide was developed in collaboration with Khyber Pakhtunkhwa Board of Investment and Trade (KPBOIT). The IPG is a comprehensive document that guides investors, donors and government agencies to direct investment towards viable sectors that promise long term growth trajectory. Based on IPG, two viable business models and real time simulations for agritourism and the value-added chain in the food industry were developed. These models offer key insights to investors regarding potential investments, returns, and cash flows, and are expected to greatly assist in making informed investment decisions while promoting inclusive investment opportunities. Additionally, pitch decks for potential tourist sites have also been developed in collaboration with the Tourism Department and district authorities. The pitch decks provide data on key features including landscape, existing and required facilities, infrastructural details, and medical services, essential for potential investors seeking tourism opportunities. This data has addressed a major gap in the tourism sector, providing comprehensive insights for future private sector development and entry points for investment flow. An Enterprise Application and Web Portal named Bizhub was developed to further strengthen the institutional capacity of KPBOIT in improving ease of doing business for SMEs. Both the interconnected products offer a one-stop solution for digital documentation of SMEs through eased registration process and connect businesses with investors and government agencies in a streamlined manner. To enhance coordination among stakeholders and ensure alignment of all SMEs related initiatives with development priorities of the KP government, a Strategic Partnership Framework (SPF) was formulated. The SFP will provide an institutional platform for joint efforts of relevant stakeholders including projects/programmes, academia, private sector businesses, women led enterprises, chambers and government entities for greater investment facilitation and economic growth of the province with a focus on SMEs. Technical support under workforce and skills development thematic area included conducting a thorough skills mapping and stakeholder's analysis to ascertain stakeholders' requirements on the demand and supply side of Technical Vocational Education Training (TVET) sector. Based on its findings, an Integrated Skills Development Strategy was developed to strengthening KP TEVTA. The strategy was officially endorsed by the Planning and Development Department (P&DD) and shared with Industries Department and TEVTA KP on January 30, 2024.

- **Level of Reporting:**

  Project level results

  Contributing Outcomes:

  Contributing Outputs:

  Progress Note:

In 2024, SIDP provided tailored solutions to youth and SMEs for income generation and economic growth. Youth centered market driven digital and technical skills trainings, business development support, improved access to finance for women entrepreneurs, technology upgradation of Technical Education and Vocational Training Authority (TEVTA) across Sindh, Khyber Pakhtunkhwa (KP) and Punjab provinces enabled access to meaningful employment and diversified livelihoods opportunities. Technical support to Khyber Pakhtunkhwa (KP) Government enhanced ease of doing business in the areas of investment promotion, financing for SMEs and workforce and skills development. Through these

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interventions, SIDP benefitted 63,490 individuals (31,110 women). Key results achieved by SIDP are as follows. 1. Employment perspectives improved for youth by providing in-demand digital and technical skills training. 100% of the youth (55% women) trained in digital skills are registered on freelancing platforms and earning income form online businesses. Additionally, 100% of industrial skills training youth secured employment in their relevant sectors of training. 2. Disaster informed business management skills training provided to small business owners and women entrepreneurs in the floods affected districts of KP. Grant support and improved access to finance enabled re-establishment and expansion of businesses. 3. Capacities of 27 government training facilities improved through provision of Hi-Tech equipment and machinery. 4. Context specific financing and investment solutions developed for creating business enabling environment for small and medium enterprises. 5. An Integrated Skills Development Strategy developed to strengthen KP Technical Vocational Education Training Authority (TVETA). The strategy was officially endorsed by the provincial government. 6. Social capital developed by establishing community-based organizations (COs) to promote collective thinking and participate constructively in development of their areas. 7. Social cohesion and peacebuilding promoted by engaging youth in dialogues, sports events and cultural shows.

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4. Key Challenges Encountered

Political instability, deteriorating security and economic landscape, and internet outages have significantly hindered the project's ability to achieve intended economic growth outcomes. Youth trained to pursue income opportunities in the digital economy were left in uncertainty as government-imposed internet restrictions, including firewall installations, limited their access. However, as the situation gradually stabilizes, it is expected that these trained youth will re-establish their presence on freelancing platforms.

Women's engagement also presented a substantial challenge in meeting programme targets in districts such as North Waziristan and Tank in KP. By expanding outreach strategies, UNDP successfully addressed this issue, ultimately surpassing the initial target of engaging at least 50% women in project initiative.

The overall financial situation of the country posed serious challenges for the economic sector to perform adequately. As per the economic zones and industrial sector assessment, all major industries in KP were found to be operating at the conservative capacity of 50%. Consequently, SIDP faced challenges in mobilizing the private sector and forming partnerships for linking trained youth with apprenticeship opportunities.

The General Elections 2024, held in February, slowed the pace of policy support work implemented by the programme in KP. Expected time delays were factored in the workplans of all major field activities. However, the unstable political landscape of the province hindered optimal engagement of stakeholders and smooth delivery of milestones.

Security situation in Kurram district remained unstable particularly in the last quarter of the year due to sectarian violence and tribal feuds. The district was completely cordoned off from the surrounding areas towards the end of the year due to highly volatile security situation in the

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district. As a result, field movement of UNDP personnel and field teams were restricted. The security situation and resulting restrictions caused delays in the pace of project implementation particularly implementation of CPIs and organizing sporting events.
Equal participation of women, particularly in infrastructure related interventions could be challenging keeping in view the cultural restrictions that limit women inclusion in social spheres alongside men. Addiitonally, although the project encouraged women to participate in vocational skills training planned to be organized in certified training institutions in Peshawar, limited women mobility outside the district and within villages will pose a serious challenge for participation of women in this activity.

- **Level of Reporting:**

  Output level results

  Project Outputs:

  Economic empowerment opportunities created for youth, girls/women and other vulnerable groups through skills development and access to meaningful employment

  Contributing Outcomes:

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  Contributing Outputs:

  PAK_OUTPUT_2.2 Access to basic services and financial and non-financial assets and services improved to support productive capacities for sustainable livelihoods, jobs employability for youth, girls/women, and other vulnerable groups

  Progress Note:

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Communities are equipped to remove barriers that limit their access to education, mutual trust and socially cohesive societies contributing to their resilience

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Contributing Outputs:

PAK_OUTPUT_2.1 Enabling business environment and financing for development (including technical and financial ecosystem) for job-rich economic and regional connectivity and cross-border development

Progress Note:

- Security situation in Kurram district remained unstable particularly in the last quarter of the year due to sectarian violence and tribal feuds. The district was completely cordoned off from the surrounding areas towards the end of the year due to highly volatile security situation in the district. As a result, field movement of UNDP personnel and field teams were restricted. The security situation and resulting restrictions caused delays in the pace of project implementation particularly implementation of CPIs and organizing sporting events. - Equal participation of women, particularly in infrastructure related interventions could be challenging keeping in view the cultural restrictions that limit women inclusion in social spheres alongside men. Addiitonally, although the project encouraged women to participate in vocational skills training planned to be organized in certified training institutions in Peshawar, limited women mobility outside the district and within villages will pose a serious challenge for participation of women in this activity.

- **Level of Reporting:**

Output level results

Project Outputs:

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Business enabling environment strengthened through technical support to public institutions and creation of linkages with the private sector for job-rich economic development

Contributing Outcomes:

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Contributing Outputs:

PAK_OUTPUT_2.1 Enabling business environment and financing for development (including technical and financial ecosystem) for job-rich economic and regional connectivity and cross-border development

Progress Note:

The General Elections 2024, held in February, slowed the pace of policy support work implemented by the programme in KP. Expected time delays were factored in the workplans of all major field activities. However, the unstable political landscape of the province hindered optimal engagement of stakeholders and smooth delivery of milestones.

- **Level of Reporting:**

  Project level results

  Contributing Outcomes:

  Contributing Outputs:

  Progress Note:

  The deteriorating security situation in Khyber Pakhtunkhwa (KP) province particularly in the districts adjacent to the Pak-Afghan border restricted access to the program areas. The general elections in February 2024, followed by the formation of the coalition government presented several challenges related to security; and economic and political instability which affected the pace of development particularly during the first half of the year. It caused delays in the issuance of no-objection certificates (NOCs) to UNDP's contractors and/or responsible parties, and delayed implementation of interventions in the target districts. In addition, the frequent breakdown of internet services and limited access to social media platforms delayed the impact of some of its interventions, i.e. digital skills students faced restrictions in accessing the social media platforms for income generation.

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5. Project Risks and Issues

The BizHub Web and Mobile Application, developed for KPBOIT through FERP, may faces challenges in implementation and scaling. The application offers one-stop shop solution for connecting opportunity holders and the investors for promoting investment portfolio in KP and requires continued commitment and ownership from the government. While the KP Government has expressed interest and implemented measures to ensure the application's self-sustainability, frequent transfers and postings on key positions in the government setup often shift priorities and resources, hindering consistent progress. Under the SMEs access to Credit Strategy, FERP has piloted registering 106 MSMEs with the Bank of Khyber through the Secure Transaction Registry (STR). A long term commitment from the KP government and consistency in the banking policies is required to scale up the approach and register more MSMEs with the banking sector through STR.

6. Lessons Learned

7. SID Programme’s alignment with shifting market trends and future of the work skill set enabled successful delivery of digital skills training and entrepreneurship bootcamps for youth employment and self-employment.
8. Direct engagement with the industries in Sindh effectively guaranteed 100% employment of industrial skills training youth in the private sector.
9. Multi-stakeholder engagement facilitated necessary policy support and institutional strengthening for access to finance, investment promotion and workforce development.
10. Digital divide between investors and opportunity holders addressed by developing the BizHub Web and Mobile Application, enabling virtual connections and partnerships to promote business collaboration.
11. Engaging youth from different sects, communities and villages by reinvigorating sports galas, cultural events and dialogues promoted tolerance in the communities and encouraged the concept of interdependence, instilling the values of peace, tolerance, harmony, pluralism, and co-existence.

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7. Conclusions and Way Forward

SIDP, in the year 2024, successfully achieved key milestones as planned in the AWP 2024. The project experienced key challenges related to unstable security situation in the MAs, attack

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on UN vehicle, restrictions of field movement, economic and political instability and internet outages in the country that affected the impact of digital skills training and its employability part. Towards the second half of the year SIDP was able to overcome many of these challenges and made a headway towards the achievement of the targets for the work plan year 2024. Though the sectarian violence in Kurram erupted towards the end of the year which once again caused delay in the implementation of the physical infrastructure schemes and organizing one social cohesion event and two sporting events in Kurram, yet most of the target assigned for Kurram in 2024 were successfully achieved. For the year 2025, SIDP is foreseeing continuity of the heightened security situation, and it is likely to impact pace of work in Kurram. SIDP team will closely monitor the evolving situation and propose realignment of project priorities if needed. Presently, the project has set the following as key priorities for the year 2025. Completion of the remaining digital skills training to achieve the target of training 5,800 youth in innovation and digital skills. Equip 4 CFC in Kurram and Orakzai in coordination with the social welfare department to facilitate 1,000 women led SMEs in these districts. Build capacity of and link 1,000 MSMEs and individuals with financial institutions for seeking business financing opportunities. Complete rehabilitation of 85 (35 USAID and 50 GoJ). Strengthening 170 community organizations through social mobilization. Engage 1,000 youth in dialogues and social cohesion.

8. Other Reporting Requirements

- **Reporting Requirements**

  Gender integration

  Gender mainstreaming and women inclusion is central to all programmatic interventions designed and implemented by SIDP. To give significant consideration to gender, the programme has marked all its output as GEN2 and set all target to include at least 50% women beneficiaries in all activities. Further, at the onboarding stage, all SIDP partners are trained and sensitized on gender mainstreaming, inclusion, and prevention of abuse and harassment. At community mobilization stage, community members are sensitized on the importance of identifying and addressing women needs and its associated benefits at household and community level. Considering local culture, women field staff is hired to mobilize women community members. To ensure equity of outreach, women specific social and economic empowerment interventions are designed that include digital and technical skills development for better employability perspectives. Through the policy work with the Khyber Pakhtunkhwa province, SIDP is supporting inclusion of gender lens in all economic growth interventions initiated by the provincial government. The development of KP BizHub (Enterprise Application and Web Portal) will help women led SMEs to connect with the potential investors. Similarly, the potential business models developed for Agri-tourism and food processing will provide an equal opportunity to the women led SMEs to benefit from it. 106 SMEs including 50 women SMEs have been registered in the pilot phase of the implementation of STR through which these SMEs have pledge their movable properties with the formal banks for securing loans. The programme is strengthening four common facility centres (CFCs) for women entrepreneurs in Kurram and Orakzai districts. These CFCs will provide the needed stimulus to 1,000 women

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led MSMEs for adding value to their product and businesses. 2,185 women have been provided access to interest free loans for upscaling their business and another 666 women led SMEs and 34 transgenders led business in the flood affected districts were supported through the provision of business support packages for upscaling and expanding their businesses. Further to build their capacities in business management, the programme provided climate resilient business management trainings to these SMEs. 5429 youth (55% women) trained in digital skills were facilitated in registration on freelancing platforms. IDP in partnership with SRSP has disbursed 2,185 micro finance loans to women led SMES for upscaling their business. As the project "Disbursement of Interest Free Loan" is approaching to its maturity, a plan had been designed to develop their linkages with other departments to ensure sustainability in the established enterprises. In this scenario meetings were conducted with KPBOIT, SMEDA, Chamber of commerce Nowshera and National Incubation center (NIC). In these meetings detailed discussion were held on enhancing networking opportunities for beneficiaries of village banks, linking them with the financial institutions for availing financial solutions and exploring avenues for developing new virtual platforms for product exhibition. Besides a linkages development event was organized at the Village Bank Nasir Kally, with general body and other members from the Village Banks of Kandi Taza Din and Ajab Bagh. The event was facilitated by Digital Media Strategist Miss. Rimsha and Design Assistant Mr. Mehmood ul Hassan, who guided the community members through various business ideas to ensure the sustainability of their enterprises. They also provided valuable insights into the enrollment process for training programs offered by the National Incubation Center (NIC), aiming to enhance the beneficiaries' entrepreneurial skills. Entrepreneurs who enroll in these programs will not only receive valuable training and mentorship but will also have the opportunity to qualify for a startup grant.

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