Annexure K

Compact *for* Impact

Strategic Framework for Private Sector Engagement for the SDGs

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ACRONYMS

ADB	Asian Development Bank
ADPs	Annual Development Plans
APNS	All Pakistan Newspapers Society
BCtA	Business Call to Action
BISP	Benazir Income Support Program
CERB	Centre of Excellence on Responsible Business
CPEC	China-Pakistan Economic Corridor
CSO	Civil Society Organization
DFID	Department for International Development
EU	European Union
FBR	Federal Board of Revenue
FCCI	Faisalabad Chambers of Commerce and Industries
FPCCI	Federation of Pakistan Chambers of Commerce and Industries
FY	Financial Year
GC	Global Compact
GDP	Gross Domestic Product
GOP	Government of Pakistan
ICAP	Institute of Chartered Accountants of Pakistan
ICCI	Islamabad Chambers of Commerce and Industry
ICG	Institute for Corporate Governance
ITC	International Trade Centre
IICPSD	Istanbul International Centre for Private Sector in Development
KCCI	Karachi Chambers of Commerce and Industries
KP	Khyber Pakhtunkhwa
KPI	Key Performance Indicators
KPITB	KP IT Board
MOPDR	Ministry of Planning, Development and Reforms
MTBF	Medium Term Budgetary Framework
NGO	Non-Governmental Organization
OCCI	Overseas Chamber of Commerce and Industries
PITB	Punjab Information Technolog Board
PBC	Pakistan Business Council
PRGMEA	Pakistan Readymade Garments Exporters Association
PSX	Pakistan Stock Exchange
QCCI	Quetta Chamber of Commerce and Industry
QSTCCI	Quetta Small Traders Chamber of Commerce and Industry
SBP	State Bank of Pakistan
SECP	Securities and Exchange Corporation of Pakistan
SMEs	Small and Medium Enterprises
SOEs	State Owned Enterprises
TA	Technical Assistance
UNCT	United Nations Country Team
UNDP	United Nations Development Program
USAID	United States Aid for International Development
WB	World Bank
WCCI	Women's Chamber of Commerce and Industry

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Carpe diem, quam minimum credula postero

Odes, Horace

OVERVIEW

The opportunities and challenges presented by the framework of the Sustainable Development Goals (SDGs) are self-evident. What is less obvious is how these opportunities can best be seized and the challenges overcome. Pakistan's economic, institutional and service delivery contexts posit a variety of policy and implementation challenges, within which nestle the ambitions to create quality jobs, build world class public infrastructure and develop a thriving, vibrant private sector. These goals jostle for both policy space and finances, while the imperatives of narrowing the inequalities of economic opportunities, resolving the energy crisis and improving basic public services at the local level, underpin this development narrative.

The government's response to these challenges has been both broad and deep: Vision 2025 charts out an ambitious path for economic and human development, as do growth strategies developed at provincial levels; a range of policies, strategies and programs strive to address social vulnerabilities (e.g. the Benazir Income Support Program); basic service delivery improvements are being attempted by replacing traditional delivery arrangements with public utilities; and the ongoing China-Pakistan Economic Corridor (CPEC) initiative promises to deliver broad-based, multi-sectoral growth over the medium-to-long-term.

The key to realizing these ambitions lies in securing and sustaining partnerships with the private sector and civil society. The breadth of actions and the depth of resources required to achieve the SDGs call for purposeful collaboration between the public and private sectors. The launch of the *National Initiative for the SDGs* by the government, with the United Nations Development Program (UNDP) as the implementing partner, provides an excellent platform for forging these collaborations and this paper provides a strategic framework for determining their nature, content and form. The paper also identifies ways in which UNDP can encourage, facilitate and advise the private sector to adopt inclusive business models, help make sustainability a core part of business strategy, ensure that operations follow guidelines on ethical and responsible business, and serve as a bridge that connects private sector know-how with public sector needs.

OBJECTIVES, SCOPE AND METHODOLOGY

Within the context of the *National Initiative for SDGs*, this paper presents a multi-stakeholder partnership and engagement strategy for impacting the SDGs in Pakistan. It aims to provide both government and the UNDP with clear recommendations for building partnerships that help deliver the SDGs.

Scope

The strategy maps private sector actors in Pakistan at national and provincial levels, reviews their existing contributions to human development including through core business impact, direct engagement with government, beneficiary-facing initiatives and innovations; collates information on the range and nature of significant initiatives already launched or planned to be launched by the private sector in support of the SDGs; identifies opportunities for the government and the UNDP for establishing, promoting and facilitating private sector engagement in successful implementation of the 2030 Agenda; and highlights critical policy, institutional and regulatory reforms and incentives that may be required to enable businesses to play a more active role in the implementation of the 2030 Agenda.

Methodology

To arrive at a nuanced understanding of the structure, complexities and drivers of the private sector in Pakistan, as well as understand the nature, extent and alignment of existing private sector practices and policies with the 2030 Agenda, a detailed literature review was carried out, covering:

i. Information collection, verification and analysis on private sector activities, projects and practices in relation to SDGs and 2030 Agenda. A questionnaire was also developed to be used in the future for conduct of a survey (Annexure 1).

ii. Review of existing modes of engagement between private sector, government and civil society and identification of key areas and outcomes of this engagement.

iii. Comparative analysis with regional and international practices in this context.

iv. Analyzing the role of government in promoting private sector development, developing a robust regulatory framework and creating incentives—both fiscal and non-fiscal—that spur entrepreneurship, job creation and sustainable economic development.

Furthermore, information, data and knowledge products were sourced from a range of avenues, including (see Annexure 2 for full list):

a. Government Documents: policies; strategies; reports; evaluations; official statistics; laws, rules and regulations; and financial and economic feasibilities and forecasts.

b. Private Sector Documents: Annual Reports; sustainability reports; economic projections and forecasts; sector and industry reports; policy reform recommendations and proposals; project documents; newsletters; and blogs.

c. Civil Society Documents: reports; evaluations; reviews; program and project documents; working papers; sector analysis; indices; and conference reports.

d. UNDP and UN Agency's Documents: reports, strategies; evaluations; toolkits; guidelines; country strategy documents; commission reports and reports of various platforms and initiatives; and program and project documents.

e. Development Partner Documents: country assessments; thematic reports and evaluations; strategy documents; program and project documents.

A large number of interviews were held with key stakeholders in private, public and civil society sectors (Annexure 3). These interviews and discussions were deliberately not limited to big business, and instead attempted to soak in cross-sector insights and perspectives of SMEs, small traders, micro-enterprises and startups, as well as regulators, think tanks and the media.

Unpacking Pakistan's Economy and Private Sector

- The political vision for private sector-led growth is strong, but implementation is weak
- Growth is driven by services and consumption
- Exports are falling, as is competitiveness, with huge implications for employment across supply chains
- Access to finance continues to be a major obstacle for scaling and financial inclusion is poor but improving
- Job outlook is bleak with no short-term fixes in sight
- Doing business is not getting easier
- Innovation is low and incentives and institutions for its promotion are missing
- The private sector landscape is evolving, with more non-profits and social enterprises

UNPACKING PAKISTAN'S ECONOMY AND PRIVATE SECTOR

It's identified as one of the top emerging economies of the world, and by 2050 is expected to be larger than that of Italy, Australia, Canada, South Korea, Spain and the Netherlands[1]; the Pakistan Stock Exchange is the best performing bourse in Asia[2], has a $75 billion market capitalization with 10% accounted for by foreign investors and its stellar performance has led to an upgradation from Frontier to the Emerging Markets Index by MSCI[3]; and it has registered its highest growth rate at 5.3% and topped $300 billion in 2016. However, for all its positive outlooks and seemingly improving economic trends, the inability of Pakistan's economy to realize its undoubted potential, continues to befuddle.

Growth, mainly in services and livestock and centered around urban areas, does not mask the growing inequality and urban-rural divide; in the past decade, while India, Cambodia, Bangladesh and Vietnam quadrupled their exports, Pakistan has struggled to maintain its export levels[4]; the size of the informal economy has ranged between 20% to 30% of the GDP[5] leading to loss of potential revenues; the tax gap—which measures the difference between the actual and potential tax collected—has been as high as 79%[6]; and the quality of governance has been on a slippery downward spiral, with the country's rankings dipping for example, on the Doing Business Report and the Competitiveness Index[7], and lagging behind other South Asian countries on almost all governance indicators.

While several stylized (and valid) reasons are put forth for this slide—lack of political will to implement reforms, an incapable and unwilling bureaucracy, low-skilled labor and energy crises whose combined impact have rendered industry and exports uncompetitive—the fundamental problem with Pakistan's economy is structural. A more nuanced assertion would perhaps be that it is the mismatch between policy, incentives and structure that has impeded Pakistan from fully delivering on its promise. This assumes significance for the SDGs and any

[1] The Long View: How Will the Global Economic Order Change by 2050?, Price Waterhouse Cooper, 2017
[2] What's Next For Asia's Best-Performing Stock Market?, Bloomberg, 10th October 2016
[3] MSCI upgrades Pakistan to emerging market index, Daily Dawn 17th May 2017
[4] Annual Report, State Bank of Pakistan 2015
[5] Farooq Arby et al, The Size of the Informal Economy in Pakistan, State Bank of Pakistan Working Paper Series 2012
[6] World Bank; Andrew Young School of Policy Studies, Georgia State University; & Federal Board of Revenue. 2008. Pakistan: Tax Policy Report: Tapping Tax Bases for Development. Washington, DC: World Bank
[7] Pakistan ranks 122 out of 135 countries

potential multi-stakeholder partnerships: given that an enabling policy environment is key to achievement of the SDGs, engagement with the private sector must have at its core, a mechanism to address the inter-linked yet often competing interests of public policy, regulation and incentives. This would make such engagement meaningful and enable the SDGs framework to be viewed as being central, rather than peripheral, to helping bring positive change in Pakistan's economy. A quick look at the composition of the economy and some of its underlying factors, including political economy, gives clues on how best to approach this task.

Political vision for the economy is well articulated, but its rollout is patchy

Across government tiers, political vision for economic growth and human development is clearly articulated (Table 1). The typically elusive political will also appears to be evident, even if its manifestation in terms of successful reforms clearly leaves room for improvement[8]. There are differences in terms of the path, but all political parties put private sector-led growth center stage and emphasize partnerships for better outcomes.

Table 1: Mapping the Political Vision

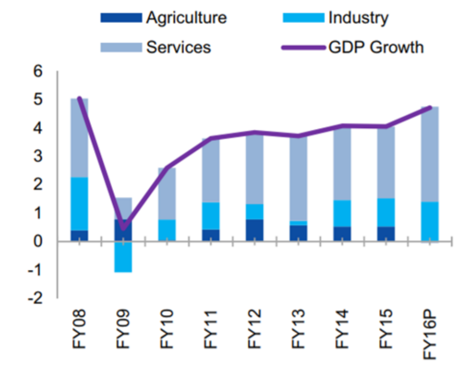
GOVERNMENT	RULING POLITICAL PARTY	KEY ELEMENTS OF MANIFESTO	PRINCIPLE STRATEGY DOCUMENT	PRIORITY AREAS IN STRATEGY DOCUMENT
Federal	PML (N)	▪ Economic revival through exports, enhancing competitiveness ▪ Addressing energy crisis through attracting FDI, reforming the distribution companies (DISCOS) ▪ Improving public finance through better financial management	Vision 2025	▪ Development of Human and Social Capital ▪ Sustained, Indigenous and Inclusive Growth ▪ Institutional Reform ▪ Energy, Water and Food Security ▪ Private Sector led Growth ▪ Developing a Competitive Knowledge Economy ▪ Modernizing Transportation Infrastructure and Greater Regional Connectivity
Sindh	PPP	▪ Ensuring social safety nets ▪ Inclusive and Equitable Growth ▪ Investing in urban and natural resource management infrastructure ▪ Sustainable and renewable energy ▪ Modernizing agriculture ▪ SME development	No single strategy document	Various but focus on improving social service delivery; energy sector; improving public financial management; addressing urban management needs; and economic development
Punjab	PML (N)	▪ Economic revival through exports, enhancing competitiveness ▪ Addressing energy crisis through attracting FDI in the sector, reforming the distribution companies (DISCOS) ▪ Improving public finance through better financial management	Economic Growth Strategy	▪ Human capital and skills development ▪ Overcoming energy shortages ▪ Institutional reforms ▪ Gender mainstreaming ▪ Equitable regional development ▪ Export-led growth ▪ Productivity enhancement
Balochistan	Coalition Government consisting mainly of PML (N) and National Party	**PML (N)** ▪ Same as above **National Party** ▪ Agriculture reform ▪ Ensuring access to basic health and education services ▪ Improving delivery of justice to poor	No single strategy document	Various but focus on improving social services; generating economic opportunities particularly youth employment; improving public financial management including for contingent liabilities
Khyber Pakhtunkhwa	PTI	▪ Electoral Reform ▪ Establishing strong local governments ▪ Education for All ▪ Industry and SME development ▪ Resolve energy crisis through investment in hydel, coal and gas; restructure WAPDA and improve distribution	Integrated Development Strategy	▪ Addressing growth gaps by improving productivity and value addition ▪ Improving social services ▪ Transparent and accountable governance ▪ Citizen participation for effective service delivery ▪ Improving natural resource management ▪ Increased fiscal space for social development

[8] The Islamabad-based think tank PRIME in its annual tracking of government economic performance, gives the Federal government a score of 4.5 out of 10 while provincial government scores range from 3.6 to 5.45. These scores are based on whether the governments are delivering on their manifestos. See www.govpolicyscorecard.com.pk

Services and consumption drive growth

Growth is fueled by consumption, which accounts for 92% of the GDP, with services as the dominant sector (59% of GDP in FY16)[9] and compensating for sluggish or declining trends in manufacturing and agriculture (Figure 1). Agriculture and industry each contribute roughly a fifth of the GDP and have underperformed, which has had a direct bearing on Pakistan's export performance and employment.

Figure 1: Sectoral contribution to GDP growth - aggregate supply
Percent

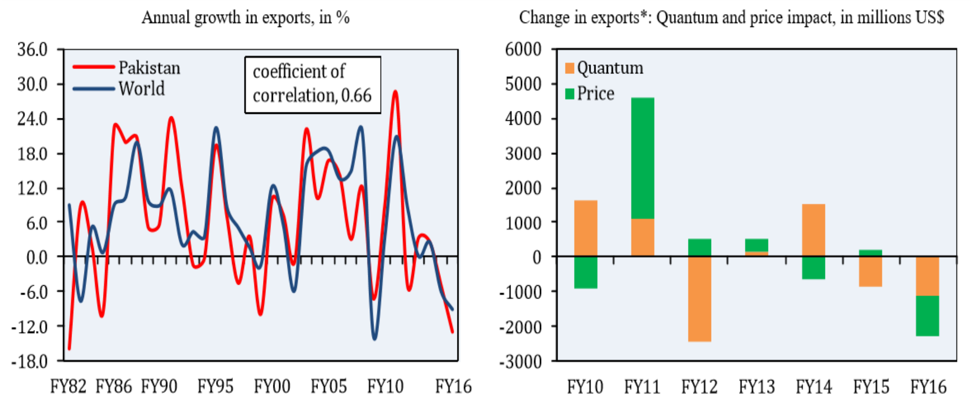


Source: Pakistan Bureau of Statistics

Exports are declining and stuck in an unpromising groove

Government strategies[10] predicate positive macroeconomic outlook on strong growth in exports. The reality, however, is that exports are dwindling and unable to break the shackles of largely undiversified markets and products (Figure 2). Although the share of US and EU has reduced as export destinations by 9%, expansion in fast growing economies such as Germany, Russia, Hong Kong and China has been marginal[11]. Moreover, over the past two decades, while regional competitors have been able to increase the share of value-added goods by up to 43% of total exports, Pakistan has only been able to increase it by 16%. Combined with other factors such as poor branding, low productivity, and inability to meet international quality and ESG standards, have negatively impacted the export industry, which in turn has contributed to the deteriorating balance of payments position.

Figure 2: Pakistan's Export Performance



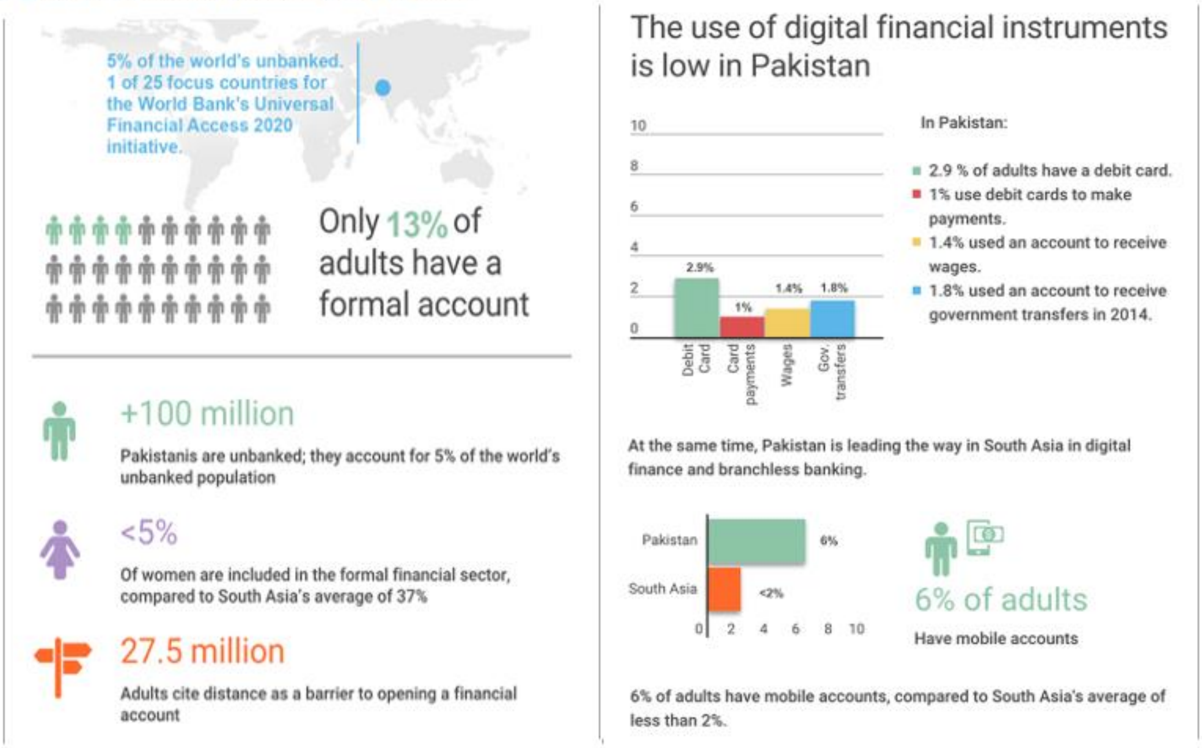
* covers around 83% of total exports
Source: International Monetary Fund (IMF) and Pakistan Bureau of Statistics (PBS)

[9] Pakistan Development Update, World Bank 2017
[10] Vision 2025 sets export growth from $25b to $150b by 2025; Strategic Trade Policy Framework 2015-2018 sets the target of annual exports at $35b by 2018; and the SME Development Plan 2013-2018 pitches exports at $54.2b by 2018
[11] Asif Mahmood and Waqas Ahmed, Export Performance of Pakistan: Role of Structural Factors, State Bank of Pakistan 2017

Access to finance presents a grim picture, but progress is encouraging

The ability of citizens and businesses alike to gain access to finance cuts across most of the SDGs and is an important indicator of the economy's stability and strength. Pakistan's record on this front is poor (Figure 3): 100 million citizens are unbanked—that's 5% of the world's total unbanked population; less than 5% of females are part of the formal financial sector; and for 3.2m SMEs, total loans number less than 200,000—in fact, all micro enterprises and SMEs together account for only 7% of credit. Several factors have contributed to this situation: weak financial intermediation; crowding out of private borrowing by sustained high-levels of public sector borrowing; and low levels of financial literacy. But there are signs of improvement, with a Financial Inclusion Strategy under implementation that seeks to expand formal financial access to at least 50% of adults and double the lending to SMEs by 2020. In terms of SDGs 1,5,8,9 and 10, these targets are highly significant. As one of the 25 priority countries the World Bank is helping achieve Universal Financial Access by 2020, and as a regional leader on digital finance and branchless banking with the active policy support of the State Bank of Pakistan, there is sufficient reason to be hopeful for improvements on financial inclusion.

Figure 3: Financial Inclusion in Pakistan



Source: Global Findex 2014

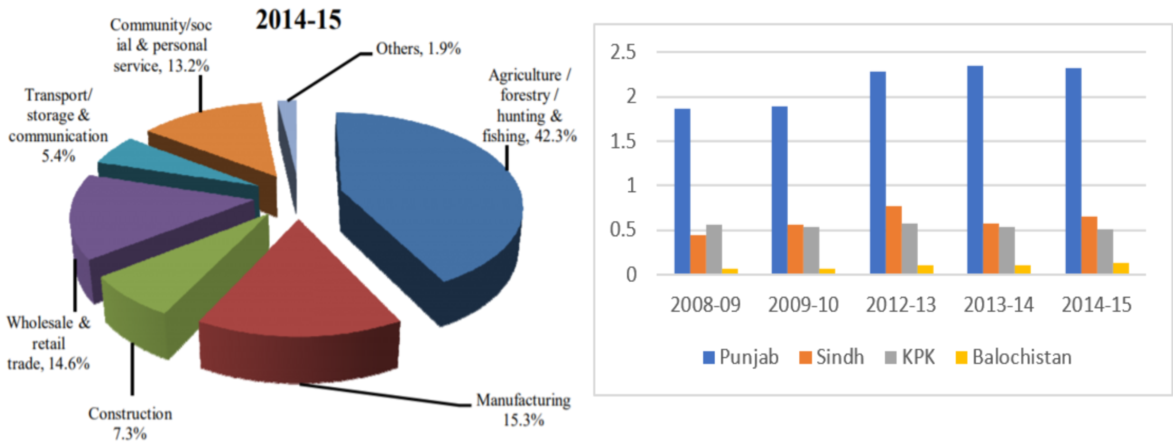
Pakistan's job market outlook is bleak

Several SDGs relate to employment, including SDG 8 specifically and its interlinkages with SDG 1, 4, 5 and 10. The economic and political significance of a vibrant job market cannot be overstressed. The imperative of creating new, better quality and higher paying jobs is clear and recognized by government. However, Pakistan's employment market is characterized by its low-skills, low-wage nature, coupled with exclusionary tendencies and marked by high degrees of informality. From a sector perspective, agriculture continues to be the biggest employer, accounting for nearly 43% of total employment, followed by the services and manufacturing sector (Figure 4); SMEs account for more than three-fourths of non-agricultural employment. Alarmingly, women's participation in the labour force is the lowest in the region at less than a quarter of the workforce, 73% of total employment is in the informal sector[12], and unemployment in Pakistan's largest province Punjab, is on the rise (Figure 4). Furthermore, skills levels are low and the institutional capacity to absorb and impart skills, vocational and technical education to the 1.3-1.6 million new entrants to the labor force every year, is very poor. With the youth bulge (more than 2/3 of the population is below 25), and the migration to urban areas (where competition for employment is fierce), several macroeconomic and social risks hover over the country's economic stability.

Figure 4: Job Market in Pakistan

Sector-wise Distribution

Province-wise Unemployment



Source: Economic Survey of Pakistan 2015 and

12 Finding the Path to Job-Enhancing Growth, World Bank, 2013

The trials and travails of doing business in Pakistan

Setting up and carrying on business in Pakistan is not for the faint-hearted. Although there have been some improvements through use of technology (e.g. online company name registration on the Securities and Exchange Corporation of Pakistan), the country's rank of 144 compares unfavorably in the region (frontier to distance score of 51.77 against South Asia's average of 52.87) and comparator economies (e.g. China is at 78, India 130 and Egypt 122). It gets worse: on important criteria such as enforcement of contracts, paying taxes and cross-border trade, Pakistan languishes at the bottom (Figure 5). These factors not only raise the cost of doing business, but also drive businesses to opt for informal settings, depriving the government of revenue and reducing options and opportunities for scaling up for businesses.

Figure 5: Pakistan's Ranking on Doing Business

Source: Doing Business Report 2017, World Bank

Innovation is low and incentives are missing

Pakistan's track record on innovation is discouraging. Expenditures on Research and Development (R&D) are just .59% of GDP[13]; only 6% of firms introduced a new product or new technology in a three-year period[14]--by way of comparison, 70% of firms did so in Chile; in 2008, the number of patents filed by Pakistanis was just over 1,500—in India it was over 37,000; less than 10% firms had ISO Certification in 2007—Malaysia had 56%[15]. Small wonder then, to find Pakistan's unflattering rankings on innovation indices (Table 2). The absence of a nodal agency for innovation, no fiscal incentives and weak Intellectual Property Rights regime are cited as key impediments to innovation. The result is a loss in competitiveness.

Table 2: Pakistan's Ranking on Innovation

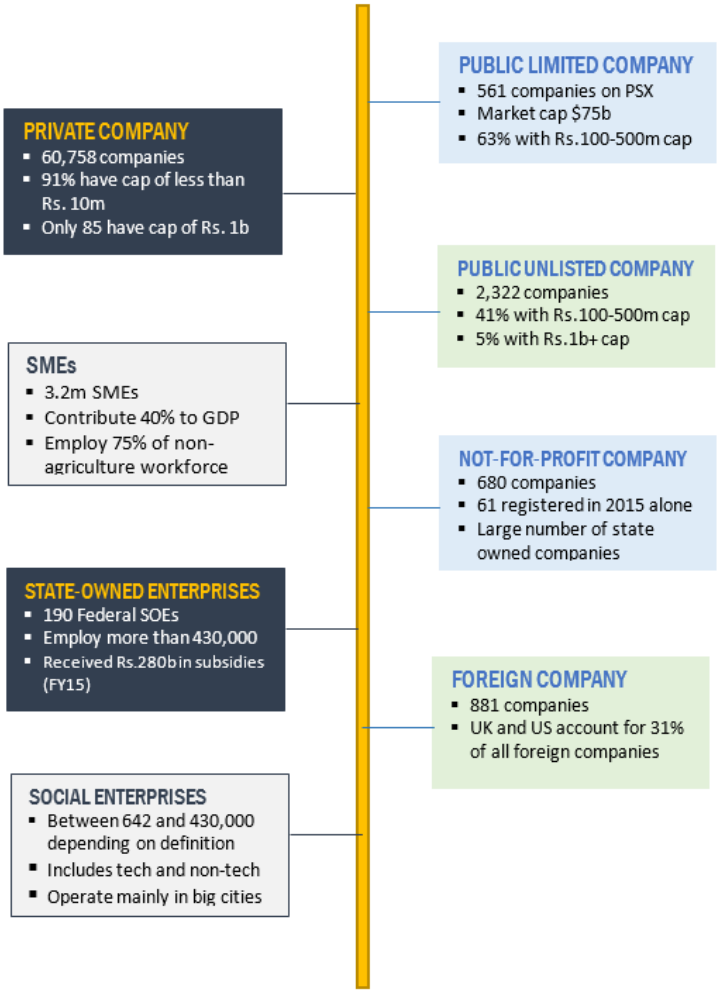
Index	Ranking	Number of Countries	Source	Date
Global Innovation Index[6]	103	132	INSEAD	2010
Global Competitiveness Innovation Pillar[7]	75	139	World Economic Forum	2010
Innovation Capacity Index[8]	102	130	European Business School	2010

Source: Toward an Innovation Policy for Pakistan, World Bank 2012

[13] PCST Survey 2008-2009
[14] Enterprise Survey 2007, World Bank
[15] Lopez-Calix, Jose R., and Irum Touqeer, Revisiting the Constraints to Pakistan's Growth, World Bank 2013

The private sector is diverse and new entrants could be valuable for SDGs

Figure 6: Landscape of Pakistan's Private Sector



Source: Author's compilation from multiple sources

The broad spectrum of the private sector in Pakistan (Figure 6) raises challenges for government in terms of policy coherence and effective governance. The diversity of form and scale found in the 63,000 formally registered private companies, calls for sophisticated and robust policy and regulatory capabilities, which, despite improvements, are a work-in-progress. The bigger problem is the informal sector, which falls through the regulatory and policy sieves and whose direction and pace the government has thus little control over. There are other elements of this landscape which are significant: first, the new entrants to the private sector landscape—the social enterprises—hold much promise in offering disruptive solutions and fresh ideas for achieving the SDGs, but require strong advocacy, financial and capacity building support in order to scale; second, while the Pakistan Stock Exchange (PSX) is booming, only a tenth of listed companies are actively traded, which raises concerns over the depth of the primary market as a potential source of financing for the SDGs; third, SME development is key to achieving a number of SDGs but a lot of effort and resources would be needed for SMEs in priority sectors, particularly those linked to the export market; and lastly, the SOEs are the elephant in the room, distorting markets and soaking up public finances--the challenge is to find a role for them in support of the SDGs agenda.

Private Sector and the SDGs: Exploring the Nexus

- SDG 17 is arguably the most important goal as it has the potential to galvanize impact of the other SDGs
- Hybridized models of design and delivery have taken root which seek to harness the strengths of private sector and civil society
- Globally and in Pakistan, trust in business is higher than in government, and their involvement in SDGs will lend credibility
- The policy footprint of the SDGs is vast and will require upping the ante in terms of coordination, coherence and complementarity
- Private sector engagement must not be fettered by archetypes of roles, delivery and financing that exist in government and UNDP

PRIVATE SECTOR AND THE SDGs: EXPLORING THE NEXUS

The SDGs framework provides the government with a new way of framing and delivering on its reforms agenda and for achieving greater coherence, consolidation and complementarities of these reforms. In enabling policy decisions to be made and reviewed through a single framework that covers economic growth, human development, inclusion and climate action, the SDGs provide a basis for improving institutional efficiency and reducing compartmentalization of approaches. By encouraging harmonization of efforts, finances and reporting systems, the SDGs could help Pakistan's political and administrative leadership oversee a gradual reduction of redundancies of processes and convolutions of institutional mandate, leading to better likelihood of achieving targets. The SDGs also provide a framework that encourages use of innovation, both in terms of design, and delivery, and underscores the need for developing new financing instruments to support government efforts to achieve better outcomes.

Why Pursue Partnerships?

Improving the institutional and policy coherence, as important as they are, do not constitute the full value proposition of the SDGs. In sharp contrast to the Millennium Development Goals (MDGs), the SDGs are an inclusive agenda, which do not bank on governments and development partners alone. Instead, they seek to harness the strengths and resources of a range of actors, from private sector to civil societies to academia. One could make the argument that of all the SDGs, the single most important one is SDG 17 (Partnerships), because it could provide the base for achieving all the other goals. In taking this approach, the SDGs open new avenues of financing, learning and doing. This is in line with the governments' own approach to address gaps in service delivery, financial resources and monitoring. By using a range of instruments including Public Private Partnerships (PPPs), experiments around delivery modalities such as education vouchers and corporatized utilities for water and sanitation and linking policy-making with high-quality research, opportunities exist to connect with and benefit from institutional strengths that exist in all sectors of the economy.

Why Work with the Private Sector and Civil Society?

The view that human, economic and social development is the sole domain and responsibility of the public sector has since long been confuted. In its place, hybridized models of development have taken root (Figure 7), and new roles ascribed to stakeholders in an increasingly inter-connected marketplace. At the forefront of this change in paradigm sits the belief that the private sector, in addition to being the primary engine of growth in an economy, also has a role in working with government to reduce poverty, improve standards of basic services and address needs of the underserved markets. Indeed, the SDGs framework subscribes strongly to this changed world-view of development, as evinced by the inclusion of top business leaders in the High-Level Panel that led the process of developing the overall SDGs architecture, and the recognition by the private sector that businesses has a fundamental role to play in tackling social and economic challenges[16].

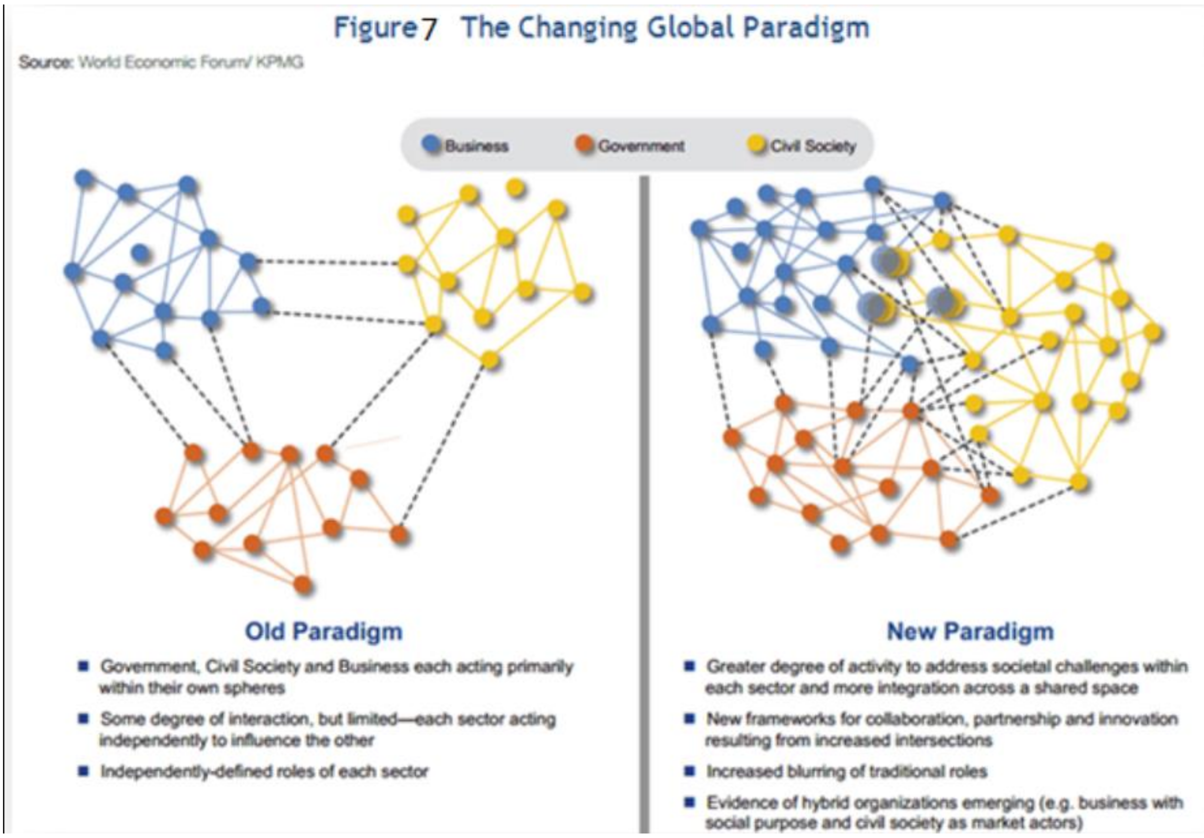


Figure 7 The Changing Global Paradigm

Second, as documented in the Edelman Trust Barometer 2017, although trust in institutions has declined globally, public confidence in private sector and civil society continues to outstrip

[16] Uncharted Waters: Blending Value and Values for Social Impact through the SDGs, UNDP 2016

that in media and government[17]. Pakistan is not included in the sample of countries used by the Edelman Trust Barometer, but a Gallup poll in Pakistan reflected similar public perceptions, with trust in private institutions and civil society far higher than that in government (Figure 8). It thus stands to reason that public acceptance and credibility of efforts under the *National Initiative for SDGs* will likely be higher if the government partners with private and civil society organizations.

Figure 8: Measuring Trust in Pakistan's Institutions

In Pakistan, do you have confidence in each of the following, or not? How about . . .

Asked of Pakistani adults, percentage "yes"

	2005	2007	Jun 2008	Oct 2008
	%	%	%	%
Religious organizations	67	75	80	81
The military	84	80	66	67
Quality and integrity of media	41	50	51	45
Judicial system/Courts	53	47	42	38
National government	58	44	33	35
Financial institutions/Banks	54	48	46	33
Healthcare/Medical systems	55	47	46	29
Honesty of elections	39	26	33	22

GALLUP POLL

Moreover, in a country that has historically struggled to correct a serious macro level fiscal imbalance, with public finances straining to offset costs of high population rates—and their attendant negative externalities for health, education, employment, housing and social protection—and the burdensome trinity of a weak taxation regime, hidden and overt subsidies and entrenched corruption, finding adequate financial resources for meeting the SDGs appears difficult. To put this into perspective, revenues need to rise by 3.2% annually to finance the Federal Public Sector Development Program (PSDP) and the Provincial Annual Development Plans (ADPs)[18]; Punjab needs Rs. 1,231b in *additional* revenues to implement its growth strategy; and in Sindh, the economic hub of the country, the throw forward of the ADP stood at Rs.344 billion in FY2011[19]. This highly constrictive fiscal space points to the imperative of mobilizing private capital to meet the financing requirements for the SDGs. And last but not the least, the SDGs call for new approaches, technologies and practices—business as usual will simply not cut it. If the government is to succeed on the SDGs, the public sector will need to mirror the private sector's expertise on a range of issues, from use of data to drive decisions; using technology to improve operational efficiency; anticipating and

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[17] Edelman Trust Barometer 2017

[18] World Bank; Andrew Young School of Policy Studies, Georgia State University; & Federal Board of Revenue. 2008. Pakistan: Tax Policy Report: Tapping Tax Bases for Development. Washington, DC: World Bank.

[19] 'Throw forward' refers to the amount of finances committed for completing development projects. They represent future development expenditures already locked in to current plans.

responding swiftly to evolving client needs; and embedding incentives into strategy that link resources with results. Collaborative arrangements that facilitate this crossover of knowledge, technology and systems, are therefore critical for delivering on the SDGs.

Policy implications traverse across the SDGs landscape

The vast thematic coverage of the SDGs translates into a large policy footprint (Table 3). As the SDGs fall within the domain of different tiers of government, while some have overlaps (e.g. climate action), achieving policy and strategy coherence, coordination and complementarity will test the systemic capacities. An institutional arrangement that fosters close and regular engagement between government and other stakeholders, would be needed, particularly for the private sector development, as multiple agencies are involved in policy setting, enforcement and support.

Table 3: Mapping Key Policies and Strategies with the SDGs

POLICY/STRATEGY	GOVERNMENT	1 No Poverty	2 Zero Hunger	3 Good Health and Well-Being	4 Quality Education	5 Gender Equality	6 Clean Water and Sanitation	7 Affordable and Clean Energy	8 Decent Work and Economic Growth	9 Industry, Innovation and Infrastructure	10 Reduced Inequalities	11 Sustainable Cities and Communities	12 Responsible Consumption and Production	13 Climate Action	14 Life Below Water	15 Life on Land	16 Peace, Justice and Strong Institutions	17 Partnerships for the Goals
Vison 2025	Federal	■	■	■	■	■			■	■	■	■		■			■	■
SME Policy 2007	Federal	■				■			■	■							■	
Industry Policy	Federal	■				■			■	■			■	■				■
Digital Pakistan Policy	Federal				■	■			■		■						■	■
Integrated Development Strategy 2014-2018	KP	■	■	■	■	■	■	■	■	■	■	■		■		■	■	■
Climate Action Framework	Federal		■	■		■	■	■	■	■	■	■	■	■	■	■	■	■
Punjab Growth Strategy	Punjab	■		■	■	■	■	■	■	■	■	■		■			■	■
Strategic Trade Framework 2015-2018	Federal	■				■			■	■			■	■			■	■
Punjab Health Sector Plan 2018	Punjab		■	■		■	■		■								■	■
Education Policy 2017	KP				■	■					■						■	■
Health Sector Strategy 2012-2020	Sindh			■		■	■		■		■						■	■
Punjab Labor Policy 2015	Punjab	■		■	■				■	■	■						■	■
Public Private Partnership Policy 2008	Sindh	■							■	■		■		■				■
National Food Security and Agriculture Policy 2013	Federal	■	■	■		■	■		■		■		■	■	■	■	■	■
Industrial Policy 2016	KP	■				■		■	■	■	■	■	■				■	■
Drinking Water Policy 2017	Sindh			■		■	■							■				■
Investment Policy 2013	Federal	■				■		■	■	■		■	■					■
Financial Inclusion Strategy 2015	Federal	■				■			■			■	■				■	■
Integrated Water Resource Management Policy 2005	Balochistan					■	■								■	■	■	■
Tourism Policy 2015	KP	■				■			■	■				■			■	■
Fiscal Policy (annual)	Federal	■							■	■	■	■	■				■	
Monetary Policy (annual)	Federal	■				■			■	■	■	■	■				■	
Energy Policy 2013	Federal	■	■	■				■	■	■	■	■		■			■	

Shaping the private sector-SDGs nexus

From the preceding narrative, two considerations surface: one, for reasons of institutional and policy complexities and the structure of the economy with its related issues, a shared but differentiated approach for private sector engagement is needed instead of one grandiose, blanket plan; and second, for this engagement to work, archetypal conceptions of stakeholder roles (e.g. private sector as mainly a source of additional financing for government) would need to be shed, the fetters of business as usual (e.g. projectized implementation) broken, and innovations of thought and action (e.g. drones for medicine delivery in rural areas) encouraged.

In practice, these are elusive goals, owing to broken systems and insufficient capabilities for coherence and coordination within government and other stakeholders, development partners included. Nevertheless, it is this entrepreneurial approach that, seeped into the framework for private sector engagement, could deliver the SDGs.

Understanding the Relevance of the SDGs for Pakistani Businesses

- SDG 17 is arguably the most important goal as it has the potential to help achieve the other SDGs
- Hybridized models of design and delivery have taken root which seek to harness the strengths of private sector and civil society
- Globally and in Pakistan, trust in business is higher than in government, and their involvement in SDGs will lend credibility
- The policy footprint of the SDGs is vast and will require upping the ante in terms of coordination, coherence and complementarity
- Private sector engagement must not be fettered by archetypes of roles, delivery and financing that exist in government and UNDP

UNDERSTANDING THE RELEVANCE OF THE SDGs FOR PAKISTANI BUSINESSES

It isn't difficult to understand the interest of business in the SDGs. For starters, the private sector was fully vested in the framing of the SDGs, both through strong representation on the High-Level Panel and other forums tasked with putting the SDGs together, as well as the global feedback process which allowed broad-based stakeholder perspectives to be factored in the SDGs; second, of the seventeen SDGs, the private sector has a direct bearing on at least eight (SDGs 1, 5, 8, 9, 10, 12, 16, and 17), while having an indirect link with the rest--it is therefore important for them to work with other stakeholders to impact directly or indirectly: third, businesses appreciate that the economic and social burdens of poverty, disease, low levels of education, corruption, climate change and inequality which the SDGs are trying to lessen, are as commercially relevant as they are politically significant; fourth, businesses—spurred by investors, corporate activists and governments—are increasingly mindful of the value of embracing sustainability, better corporate governance and introducing new business models that open up new markets or deepen their reach in existing ones; and lastly, they have been smart and quick to realize that the challenges posed by the SDGs present great business opportunities.

Globally, these potential opportunities are valued at over $12 trillion, most of which are concentrated in four industries: food and agriculture; cities; energy and materials; and health and well-being[20]. Some 380 million jobs are also estimated to be created; both the business expected to be generated and the jobs are spread unevenly across geographic regions but Asia appears to be the hotspot on both counts[21].

That is the global scenario. What of Pakistan?

Gauging readiness

Several key learnings emerge from the discussions with businesses, both big and small. Although the level of understanding and knowledge of the SDGs was uneven across the private sector, with leaders of multinational companies predictably better informed about

[20] Valuing the SDGs Prize: Unlocking Business Opportunities to Accelerate Sustainable and Inclusive Growth, Business and Sustainability Commission, 2017
[21] Ibid

the content and intent of the SDGs than their local counterparts, interest was high across the spectrum (Table 4).

Table 4: Private Sector Readiness on SDGs

WHO	INFORMED	INTERESTED	CURRENT INITIATIVES	PLANS
Public Listed Companies	⦿	⦿	◖	◖
Private Companies	⦿	⦿	◖	
Foreign Companies	⦿	⦿	⦿	◖
State Owned Enterprises	◖	◖		
Non-Profit Companies	◖	⦿		
Startups and Social Enterprises	⦿	⦿	◖	
Business and Trade Associations	◖	⦿		
Academia (Business Schools)	⦿	⦿		
Chambers of Commerce and Industry	◖	⦿	◖	
SMEs	◖	⦿		
Regulatory Agencies	◖	⦿		
Think Tanks and Research Agencies	⦿	⦿	◖	
Media	◖	⦿		
⦿= Medium to High Level ◖ = Low to Medium Level				

There was also evidence of initiatives launched by both local and multinational companies on sustainability, decent work and economic growth but these tend not to be clearly mapped against the SDGs and are mainly in the form of sustainability reporting and promotion of youth entrepreneurship. Some of the new entrants in the market—social entrepreneurs—are using inclusive business models (e.g. Inaaya, PharmaGen Water, and Sehat Kahani), but most startups are focused on e-commerce.

As for the bigger companies, save for notable exceptions, mainly the multinational companies (e.g. Unilever, Pfizer and Shell), and select Pakistani companies such as Attock Refinery, Qarshi Industries, Hashoo Group, Indus Motors, Engro Foods, and Gul Ahmed, there neither appear to be firm and clear plans on how to align business strategy and operations work on the SDGs nor clarity on who to work with. Given that the SDGs Units under the *National Initiative for the SDGs* have only just begun work (except Punjab which has been in existence for over a year) and therefore has not reached out to the private sector, business leaders were unaware of what the government and UNDP intended to achieve and how.

Partnering the government and UNDP: Motivations and expectations

The process of consultations with the private sector on the SDGs was only initiated by UNDP as part of the development of this strategy paper. It comes as no surprise then that, as documented earlier, awareness and understanding of the SDGs is uneven across the private sector and civil society. To fill this knowledge and information gap, private sector leaders were both eager to learn more about the SDGs and its implications for their business, and cited several benefits that could accrue to them through collaborating with other key stakeholders (Box 1).

BOX 1 PERSPECTIVES OF PAKISTAN BUSINESSES AND CIVIL SOCIETY ON PARTNERING ON THE SDGs

	RAISE AWARENESS	CREATE LINKAGES	UNLOCK OPPORTUNITIES	PROVIDE GUIDANCE	CAPACITY BUILDING	HELP MONITOR	SUPPORT REFORMS	MOBILIZE FINANCING
Public Listed Companies	●	●	●	●	●	●	●	
Private Companies	●	●	●	●	●	●	●	●
Foreign Companies	●	●	●	●	◖	◖	●	
State Owned Enterprises	●	●		●	●	●		
Non-Profit Companies	●	●	●	●	●	●	●	●
Startups and Social Enterprises	●	●	●	●	●	●	●	●
Business and Trade Associations	●	●	●	●	●	●	●	●
Academia (Business Schools)	●	●	●	●				●
Chambers of Commerce & Industry	●	●	●	●	●	●	●	●
SMEs	●	●	●	●	●	●	●	●
Regulatory Agencies	●	●		●	●	●	●	
Think Tanks & Research Agencies	●	●	◖	●	◖		●	●
Media	●	●	●	●	●			

● = Medium to Strong Expression
◖ = Low to Medium Expression

Great importance was attached to working with government, but there was also a strong expression of the desire to work with them *through* the UNDP. Moreover, as evident from the visualization of discussions, the eight areas identified as being central to ensuring meaningful engagement, include support for reforms to create or improve the environment for doing business as well as advice and assistance on unlocking the many business opportunities that will arise from the SDGs agenda—the next section highlights those potential business opportunities. The other notable element of this feedback is the across-the-board expectation of the UNDP as an agency that can create vital linkages across sectors, governmental tiers and markets.

The Big Six: Identifying business opportunities aligned with the SDGs

Discussions with business leaders, coupled with analysis of the opportunities and options that exist, point to the Big Six---markets where business opportunities provide a good fit with the SDGs:

<table>
<tr><th>MARKET</th><th>SDGs IMPACTED</th></tr>
<tr><td>Food & Drink</td><td>1 NO POVERTY; 2 ZERO HUNGER; 3 GOOD HEALTH AND WELL-BEING; 8 DECENT WORK AND ECONOMIC GROWTH; 10 REDUCED INEQUALITIES; 12 RESPONSIBLE CONSUMPTION AND PRODUCTION; 15 LIFE ON LAND</td></tr>
<tr><td>SIGNIFICANCE</td><td>With a large and rapidly growing population, the food and beverage industry is extremely important from a food security and sustaining the consumption-led growth. With consumption accounting for 92% of the GDP, it’s no surprise that major FDI inflows in recent times have been in this market (Figure 10).

Figure 10: Foreign Direct Investment in the Food & Beverage Sector

Nestlé — Nestle $450 Mn investment in milk chain
Coca-Cola — Coca Cola $ 380 Mn expansion
Unilever — 2013: Unilever (GB) parent bought out minority (c.24%) for US $ 530 Mn
FrieslandCampina — 2016: Friesland Campina (NL) bought 51% of Engro Foods for approx. US $ 442 Mn
LOTTE — 2016: Lotte (S Korea) buying substantial share in Pepsi Lahore bottler
Arçelik A.Ş. — 2016: Arcelik of Turkey acquired Dawlance Appliances for $250 Mn

Source: Pakistan Business Council</td></tr>
<tr><td>SIZE & OUTLOOK</td><td>▪ The food and beverage market is valued at PKR4,386bn (approximately $42m) in 2017 and expected to grow at 10.1% per annum, rising to PKR6,424bn ($61m) by 2021.
▪ Dairy, bread, rice and cereals will continue to be the largest segments, with combined sales of PKR 3, 258bn in 2021,
▪ Sales of non-alcoholic drinks will grow by an annual average of 10.0% in the five years to 2021, to PKR 606.5bn.
▪ Higher disposable incomes and growing middle class will likely sustain growth in this market

Sources: BMI Research; Euromonitor; Pakistan Bureau of Statistics</td></tr>
<tr><td>ISSUES</td><td>▪ Food security and malnutrition continue to be major problems in Pakistan. Annually, 177,000 children die due to malnourishment; two thirds of children suffer from stunting; and 10m working adults experience anaemia, leading to fatigue and lower economic productivity.
▪ Annual economic loss of malnutrition is estimated at $7.6bn[22].
▪ Due to lower yields, water scarcity, rural to urban migration and poor farming practices, domestic food production could reduce further, leading to higher food import bills, with adverse effect on Balance of Payments, agriculture production value, inflation and employment.</td></tr>
</table>

[22] The Economic Consequences of Undernutrition in Pakistan: An Assessment of Losses, WFP 2017

MARKET	SDGs IMPACTED

RETAIL

SIGNIFICANCE

- With the growth of the services sector, the wholesale and retail sector has boomed. The demographics—73% of the population below 25%, urban population growing at 3%--coupled with changing consumption patterns that accompany growth and higher disposable incomes creates the environment for fast growth in the retail sector.
- This market constitutes 33% of the total services sector, employs 16% of the total labour force and contributes 18% to GDP, which means the retail market was worth nearly $50bn in 2017.
- Investments by global retailing and wholesaling giants such as Makro, Metro and Carrefour has led to the modern grocery retailing to be dominated by these international players.
- However, the food and grocery retail market overall is dominated by kiryana retail outlets, whose sales account for 91.6% of total grocery retail sales, which stood at $185m in 2017 (see table below).

Retail sales (USD mn)	2013	2014	2015	2016	2017	2018
Germany	560,913	574,691	590,563	607,432	625,165	643,186
Japan	1,419,086	1,473,692	1,516,894	1,559,189	1,601,891	1,645,345
Mexico	395,011	417,779	440,806	464,941	490,385	517,171
Brazil	761,991	821,865	885,252	953,759	1,027,566	1,107,086
France	501,546	511,753	524,657	539,760	556,389	574,291
Italy	485,295	493,888	504,201	516,282	529,191	542,018
United Kingdom	495,152	512,620	530,808	549,227	568,173	589,874
Spain	250,784	248,276	254,587	261,025	267,977	275,273
Iran	197,117	199,334	203,117	207,343	211,703	216,473
Pakistan	115,847	129,264	145,140	163,768	185,570	210,275

Source: National statistics offices, Planet Retail estimates. Forecasts made on assumption of stable exchange rates.

Sources: BMI Research; Euromonitor; Planet Retail, Punjab Board of Investment and Trade

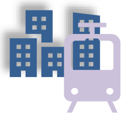
SIZE & OUTLOOK

- Consumer spending in Pakistan has shot up from $181m in 2013 to $293m in 2017 and is forecast to top $333m in 2018,
- Per capita consumption expenditure is expected to rise from $999 in 2013 to $1,658 in 2018, representing a 40% jump—the corresponding figures for Germany and Iran are 14% and 6% respectively.
- Modern grocery retailing's market is expected to rise from 8.4% in 2017 to 9% in 2020.
- E-Commerce has led to an expansion in the retail market potential, with an ever-growing number of online retailers selling everything from cars to homes, clothes to food. The size of the ecommerce market is estimated to be approximately $30m.

Sources: BMI Research; Euromonitor; Planet Retail

ISSUES

- Given that the overwhelming market share in retail sector is with kiryana merchants, not all of whom are in the formal sector, means that the market is unregulated to a considerable degree. Employment generated is therefore also in the informal sector with attendant issues of decent wages and women's employment.
- Retail development appears to be concentrated in upscale urban areas in large cities such as Karachi, Lahore, Faisalabad. In terms of growth to peri-urban and secondary cities, Punjab fares better than other provinces.
- Issues associated with weak or no regulation raise concerns over meeting standards and protocols for responsible production and consumption.

MARKET	SDGs IMPACTED
 HOUSING & URBAN INFRASTRUCTURE	

SIGNIFICANCE

- The demographic transformation of Pakistan is unleashing both opportunities and challenges in the urban areas. More than 80m people (roughly the size of the current German population) are expected to be added to the current population by 2030, with the majority living in urban areas[23]. With one of the world's fastest rate of urbanization at 3%, the rural-urban migration is already burdening urban infrastructure services in the cities and placing substantial strain on their finances.
- Positive recent developments on this front include the willingness to test innovations in urban management, introducing corporatized utilities (e.g. North Sindh Water Utility, Lahore Waste Management Company) to deliver municipal services in a more efficient manner.
- Urbanisation is leading to a severe housing crisis, with a shortage of 9 million residential houses, with an additional requirement of 600,000 annually.
- The problem is particularly severe for the poor and the lower income citizens, with 68% of the population having access to only 1% of housing stock.
- The launch of CPEC, expansion of housing colonies and new residential areas aimed at the middle to upper middle classes has contributed to a healthy construction industry, which has grown at 15%.
- Karachi, the country's largest city, contributes 15% to the national GDP but its infrastructure stock is insufficient and of poor quality. The World Bank estimates Karachi needs $9bn over the next decade to fill the infrastructure gap.
- The current value of the market is estimated to be 3-5% of GDP, while the need to fill infrastructure gaps is for this industry to be around 7 to 8% of GDP.

Sources: Housing Policy, World Bank, Wilson Centre, and State Bank of Pakistan

SIZE & OUTLOOK

- The infrastructure market is valued at PKR 702bn ($6.6bn), contributes 2.5% to the GDP and has been experiencing high growth at 15% (see below). With the implementation of the $54bn CPEC initiative, double digit growth will likely sustain till 2019 before it starts tapering off. Nevertheless, the market is expected to more than double in value by 2022.

Infrastructure - Construction Industry Forecasts (Pakistan 2016-2022)

	2016f	*2017f*	*2018f*	*2019f*	*2020f*	*2021f*	*2022f*
Construction Industry Value, Real Growth, % y-o-y	15.68	13.50	12.31	10.31	7.31	7.41	6.91
Construction Industry Value, % of GDP	2.5	2.7	2.9	3.1	3.1	3.2	3.3
Construction industry value, PKRbn	702.10	839.00	992.64	1,154.56	1,308.23	1,483.65	1,675.16

f = BMI forecast. Source: Pakistan Bureau of Statistics, BMI

Sources: BMI Research; State Bank of Pakistan

ISSUES

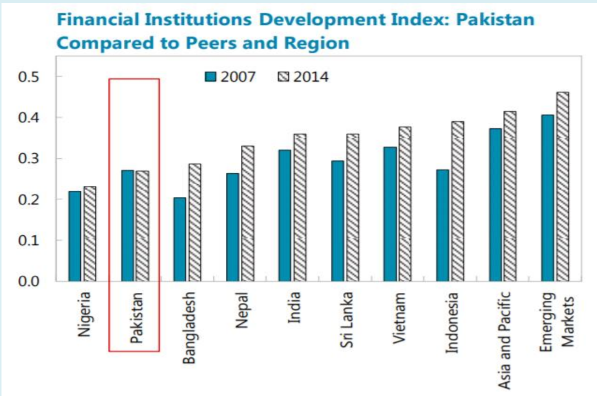
- Cities are key to growth but infrastructure needs are huge and so far, financed through multilaterals and government's own funds. The establishment of the $1.5bn Pakistan Infrastructure Fund will ease the financing needs but private sector capital continues to shy away due to financial and political risk.
- Low cost and affordable housing needs far outweigh existing or planned ventures, leading to further expansion of slums and katchi abadis. There is no real public sector plan for this bottom of the pyramid market and the void filled by the likes of Saibaan, Ansar Management Company.
- Land title and property ownership, particularly for women, continues to be hugely problematic.
- Housing finance is negligible (65,000 total, 10% female), expensive and one of the main reasons for the housing crisis.
- Pakistan ranks 20th out of 21 Asian countries on the Infrastructure Risk/Reward Index. The low ranking is due to weak scores in the Rewards section, mainly due to absence of private sector interest and low levels of public spending capacity.

23 Vision 2030, Planning Commission of Pakistan, 2008

MARKET	SDGs IMPACTED
FINANCIAL SERVICES	1 NO POVERTY; 2 ZERO HUNGER; 3 GOOD HEALTH AND WELL-BEING; 5 GENDER EQUALITY; 8 DECENT WORK AND ECONOMIC GROWTH; 9 INDUSTRY, INNOVATION AND INFRASTRUCTURE; 10 REDUCED INEQUALITIES; 17 PARTNERSHIPS FOR THE GOALS

SIGNIFICANCE

- A deep and inclusive financial sector is central to economic growth, equality and resilience to shocks. Pakistan has made consistent and strong efforts for financial widening and broadening.
- Banking sector reforms have led to a dramatic change in financial sector ownership, with private banks' share going from a market share of 33% in 2000 to over 60% by 2005.
- Despite these improvements, the country still lags several peers in terms of institutional development (see chart below) and has 5% of the world's unbanked population.
- Only 13% of adults have bank accounts. Women tend to be excluded from formal financial sector and only 4.8% have access to banking and other formal financial services. This points to the enormous opportunity in reaching out to the unbanked and the underbanked segments.
- Similarly, credit to private sector is very low and SMEs accounted for only 7% of total outstanding credit in 2017.
- A National Financial Inclusion Strategy was launched in 2015, that targets provision of access to financial services by underserved segments such as women, low-income and rural population, and SMEs.



Financial Institutions Development Index: Pakistan Compared to Peers and Region

Sources: World Bank, IMF, State Bank of Pakistan, Ministry of Finance

SIZE & OUTLOOK

- With the launch of the Financial Inclusion Strategy, the financial deepening strategy is expected to extend financial services to the poor, including women, and to SMEs.
- Pakistan is a regional leader in branchless banking and the increase in mobile phone and internet coverage will allow the government to meet its target of at least 50% adults having a bank account, as well as allow fintech services to scale.
- At present, $10.5bn of the $13bn retail sales are made in cash, while 3.4m adults receive cash payments from government. With improvement in the National Payment Systems and fintech services, reduction of cash transactions and their replacement with banking transactions present big business opportunity for financial service providers.

Sources: World Bank, State Bank of Pakistan, Global Findex

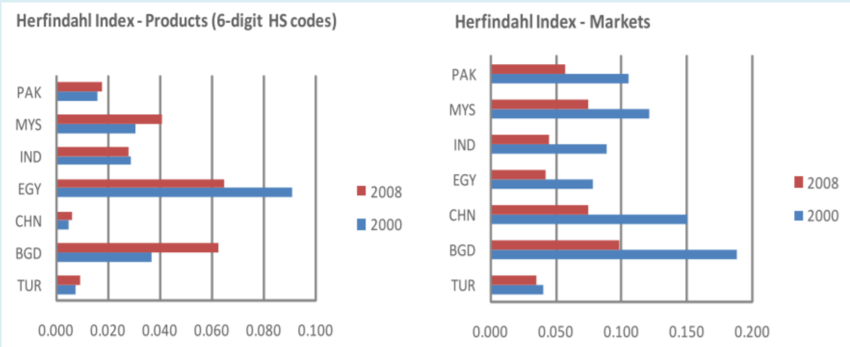
ISSUES

- Low coverage of financial services is a major hindrance to growth, equality and equity in Pakistan, with women, rural population and SMEs being the hardest hit.
- Excessive borrowing by government from commercial banks, high financial intermediation costs and poor documentation in SMEs means that private credit uptake is very low. Commercial banks lend to only 4.5% of the 3.2m SMEs and that serves as an obstacle for scaling of their services. .
- Low financial literacy and an urban bias of the financial industry means majority population cannot access other financial services such as leasing, mortgage and insurance products and services.

MARKET	SDGs IMPACTED
VALUE-ADDED EXPORTS	1 NO POVERTY; 5 GENDER EQUALITY; 8 DECENT WORK AND ECONOMIC GROWTH; 9 INDUSTRY, INNOVATION AND INFRASTRUCTURE; 12 RESPONSIBLE CONSUMPTION AND PRODUCTION; 17 PARTNERSHIPS FOR THE GOALS

SIGNIFICANCE

- Pakistan's growth projections are predicated on a thriving export industry. A shortfall in achieving the targets set (e.g. $35bn by 2018 as per the Strategic Trade Policy Framework) could prove detrimental to medium and long-term growth.
- Exports are manufacturing-based, with low levels of exports of services, including IT services. With the highest increase in input costs in the region, manufacturing has been badly hit, with resultant negative impact on exports.
- While regional economies like India, China, Vietnam have increased their value-added exports by 43%, Pakistan has only managed to increase its share by 16%.
- The charts below clearly indicate the extent to which Pakistan lags behind comparator economies in terms of both product and market diversification. This impacts sectors other than textiles, where SMEs and women-led business operate, such as processed food including niche markets such as artisanal food, handicrafts etc.



Source: Reis and Taglioni forthcoming.

Sources: World Bank, IMF, State Bank of Pakistan, Ministry of Finance

SIZE & OUTLOOK

- Total value of exports at the beginning of FY2017 was $20.7bn.
- In the last two years, more than half a million jobs have been lost and more than 100 factories shut down in the textile exports sector according to the All Pakistan Textile Mills Association.
- The Strategic Trade Policy Framework sets out an agenda for finding new markets and improving trade facilitation.
- If the 7% annual growth target set under the Vision 2025 is to be achieved, the exports to GDP ratio would need to rise from the current 10.7% to 15% in FY18. This is unlikely to happen.
- Early in 2017, the government announced an export package to support the textile industry worth PKR180bn, which includes the removal of sales tax on imported textile machinery. If implemented, this could help improve competitiveness of the textile industry.
- Livestock, fisheries and agri-based processed goods are potential growth areas.

Sources: World Bank, ADB, State Bank of Pakistan, IMF, Bloomberg

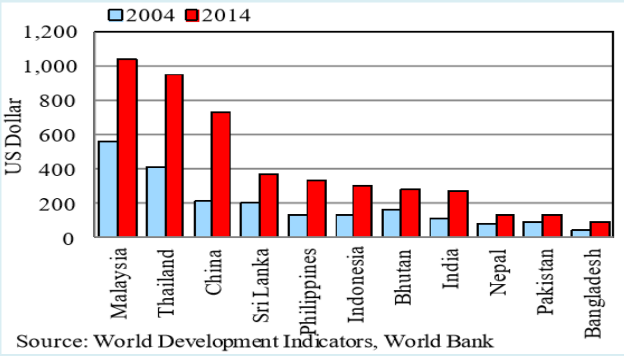
ISSUES

- Rising energy costs, slow or no reimbursements of tax refunds, higher wage cost and lower productivity have all contributed to reducing competitiveness of Pakistan's exports.
- The preferential trade agreements have all failed to deliver trade benefits for Pakistan. In case of the major ones (China, Malaysia, Indonesia, Sri Lanka), the trade balance has worsened.
- SMEs contribute 25% of manufactured exports but tend to be in the informal sector, posing risks of poor quality control and ESG compliance. They also lack access to credit to scale.
- Skilled labour is in short supply, with the TVET centres in the public sector failing to either clear the backlog or address skills gaps of the 1.6m new entrants to the labour force every year.
- High costs and inadequate knowledge of certification and ESG compliance, particularly down the supply chain, has led to the exclusion of Pakistani businesses from the world trade market.
- Poor branding and reputation management capacities within government and exporters.
- Women's employment in export sector lower as compared to region.

MARKET	SDGs IMPACTED
HEALTHCARE	1 NO POVERTY; 2 ZERO HUNGER; 3 GOOD HEALTH AND WELL-BEING; 5 GENDER EQUALITY; 8 DECENT WORK AND ECONOMIC GROWTH; 9 INDUSTRY, INNOVATION AND INFRASTRUCTURE; 10 REDUCED INEQUALITIES; 17 PARTNERSHIPS FOR THE GOALS

SIGNIFICANCE

- According to the Multidimensional Poverty Index 2016, less than 17% of the population has access to health facilities. Given the size of the population, this translates into an unserved market of anywhere between 150m to 175m people.
- 80% of outpatient healthcare provisioning in Pakistan takes place in the private sector.
- Healthcare expenditures as a percentage of GDP is just 0.7%, far below the WHO recommended 5% and comparing unfavourably with regional economies (see chart below). If the government spending were to reach the 5% benchmark, a current FY17 GDP levels, this represents a market opportunity of $13bn.



- Poor health outcomes, particularly for the poor and women translates into huge economic losses. The WFP estimates that malnutrition, anaemia and stunting lead to deaths of 177,000 every year, affect labour productivity and cause an annual loss of $7.6bn to the economy.

Sources: World Bank, WHO, State Bank of Pakistan,

SIZE & OUTLOOK

- The healthcare market at the beginning of FY2017 was valued at $9bn and if current population growth rates and health expenditures continue, it is expected to cross $10bn by 2021. However, as mentioned above, if the 5% health expenditure benchmark is met, the market size will be more than $15bn over the medium-term.
- Similarly, the pharmaceuticals market, currently valued at $2.8bn I forecast to grow to $3.6bn by 2021 while the lucrative medical equipment market is valued at $259bn and set to grow at 6.3% per annum.
- HealthTech and startups are catering to several market segments including health microinsurance (Naya Jeevan), fighting the menace of spurious drugs) ProCheck, health record management (Infogistics) and community-based healthcare (Clinic5). With telehealth services set to scale after experiments in Sindh and Punjab, the outlook for HealthTech is promising.
- The $86m Prime Minister's Health Insurance Program aims to provide coverage for 3m households whose members live on $2 a day. The coverage will be expanded to 22m families.
- Successful initiatives such as the Sindh Primary Healthcare Initiative which is structured as a non-profit company and covers 73% of all primary care, points to the need for more innovation in design and delivery of health services.

Sources: World Bank, ADB, State Bank of Pakistan,

ISSUES

- High out-of-pocket expenditures, poor quality health services, corruption at delivery units and lack of health records management systems contribute to weak health outcomes and to poverty.
- Weak regulatory frameworks mean that majority of healthcare services, which are in the private sector domain, remain unchecked for quality and affordability, while quackery remains unchecked.
- Lack of control over spurious drugs discourages local and multinational firms from investing in R&D.
- PPPs in health are still low, and public procurement rules tend to push SMEs and health startups.

SDGs in Action: A Glimpse into Pakistan's Private Sector Initiatives

- Actions follow three streams: CSR, Sustainability, and Learning
- Most actions fall within the CSR stream, both for Pakistani public listed companies and multinationals
- An increasing number of businesses are focusing on sustainability and inclusive business, but their numbers are small and disclosure is still in its infancy
- CSR in Pakistan is driven by compliance with legal obligations, fiscal incentives, corporate culture steeped in religious beliefs in giving, and commitment to community
- Learning and advocacy form part of the work being done by associations and chambers of commerce and industry but efforts on this front need to be stepped up
- The evolving Startup landscape is addressing bottom of pyramid issues and employing inclusive business models, but majority are e-ecommerce focused at present

SDGs IN ACTION: A GLIMPSE INTO PAKISTAN'S PRIVATE SECTOR INITIATIVES

There are three streams of SDGs-related initiatives underway in the private and civil society spaces:

- **Corporate Responsibility** covering corporate responsibility, philanthropy, and volunteerism;
- **Sustainability and Inclusive Business** including initiatives that aim to align business strategy with the SDGs and in doing so, tap new markets or expand existing ones; and
- **Knowledge and Advocacy** to deepen the level of understanding and awareness within the sector.

There are multiple actors across these streams and organizations are typically involved in one or more streams (Box 2). In majority of cases, the corporate sector partners with provincial and local governments, civil society and development agencies. While a number of companies focus on CSR, several are beginning to embed sustainability into operations. However, inclusive business models are limited. Briefs on select companies are at Annexure 4.

BOX 2 SAMPLE SDGs-RELATED CORPORATE SECTOR INITIATIVES

● Corporate Responsibility ■ Sustainability and Inclusive Business ▲ Learning and Advocacy

	1 No Poverty	2 Zero Hunger	3 Good Health and Well-Being	4 Quality Education	5 Gender Equality	6 Clean Water and Sanitation	7 Affordable and Clean Energy	8 Decent Work and Economic Growth	9 Industry, Innovation and Infrastructure	10 Reduced Inequalities	11 Sustainable Cities and Communities	12 Responsible Consumption and Production	13 Climate Action	14 Life Below Water	15 Life on Land	16 Peace, Justice and Strong Institutions	17 Partnerships for the Goals
QARSHI INDUSTRIES	●		●▲	●▲	●			●	●			●	●				
ENGRO PAKISTAN	▲	●		●	●■			●▲■	●■	●	●	■	■		■	●▲	●▲
INDUS MOTORS	●		●	●			●	●	●■			●■	■				●
P&G	●		●■	●■		●■		●■	●■	●■							●▲
SHELL	●			●■	●■			●■	●■			●■	●■				●▲
PFIZER	●		●		●			■	■			■	■				●▲
HASHOO GROUP	●		●■	●■	●■	●■		●■	●■	●	●	●■	●■				●▲
MICROSOFT	●																●▲
NESTLE	●	●■	●■	●■	●■	●■		●■	●■	●■		●■	●■	●■	●■	●▲	●▲
STANDARD CHARTERED	●		●	●	●			●	●								●
COCA COLA	●			●		●■		●	●								●
TELENOR	●		●	●	●			●	●							●▲	●▲
UNILEVER	●	●■	●■	●■	●■	●■		●■	●■	●■	●■	●■	●■			●▲	●▲
COLGATE	●		●		●			■	■								●
JAZZ	●		●	●	●			●	●							●	●▲
EBM	●	●	●	●	●	●	●	●■	●■	●■	●	●■	■		▲■		●▲
GUL AHMED	●											●■					
FAUJI FOUNDATION	●		●	●	●			■	■	■		●■	■				●▲
ATTOCK REFINERY	●		●	●	●			■	■	●		●■	■				●▲
HABIB BANK	●			●	●			●	●							●▲	●▲

What drives CSR in Pakistan?

As is evident from the results of the sample of corporate initiatives, Corporate Social Responsibility is alive and well in Pakistan. Numbers from the Pakistan Centre for Philanthropy's (PCP) corporate philanthropy survey reveal a healthy trend, with Public Listed Companies alone contributing Rs.4.8bn in 2012. When combined with the PCP's estimate of individual philanthropy—Rs.204bn in 2016—we are talking about Rs.252bn spent by Pakistanis in a range of areas that are in line with the SDGs. Individual company records support PCPs' estimates. Qarshi Industries spends Rs.100m on CSR every year, Fauji Foundation Rs.400m over a three-year period; and Attock Refinery spent just under Rs.50m in 2016.

What drives this spending?

Legal obligation Several legal provisions mandate spending on and incorporation of CSR in business strategy:

- *Firms in the telecom sector must contribute 1.5% of adjusted revenues to a Universal Services Fund*. The size of the USF has hovered around Rs. 45bn ($420m)[24] per annum.
- An *Export Development Surcharge is levied on exports at the rate of 0.25 percent of exports* according to the section 11 of Finance Act, 1991. These funds, which over the past five fiscal years have amounted to Rs.28.42bn[25] ($263m) are collected by scheduled banks through at-source deduction upon realization of export proceeds.
- The Petroleum Policy 2012 read with the *Guidelines for Use of Social Welfare, Production Bonuses and Marine Research* issued by the Ministry of Natural and Petroleum Resources, call for firms in the oil and gas sector to contribute to community development, skills building and social welfare of citizens of districts where they've been awarded Exploration and Production Licenses. Contributions are determined through a formula developed by the Federal government tied to production rates and cannot be less than $20,000 per year prior to beginning of production and rise to $250,0000 per year for each Petroleum Concession Area. As of FY2014, royalties on oil and gas concessions stood at more than Rs. 453bn ($4.23bn) and since contributions for community development are tied to production and royalties, the amount for the latter runs in the millions of dollars, though exact verified numbers are not available.
- *CSR Voluntary Guidelines 2013* issued by the Securities and Exchange Corporation (SECP) call on companies to develop, execute and monitor CSR policies and plans. It encourages companies to have CSR led and monitored by special committees formed under the Board of Directors and to have adequate disclosure on CSR.
- *Instructions on CSR 2013* issued by the State Bank of Pakistan, calling on all financial and banking institutions falling under its jurisdiction, to plan for, implement and report on CSR policies and initiatives.

[24] Financial Statements USF FY2016
[25] As of 13 January 2017

Fiscal Incentives Under the Income Tax Ordinance 2001, Companies are allowed a tax credit equivalent to 20% of their taxable income in respect of donations to:

- *any board of education or university in Pakistan, established by or under federal or provincial law;*
- *any educational institution, hospital, or relief fund established or run in Pakistan by federal government, provincial government, or local government; and*
- *any non-profit organisation.*

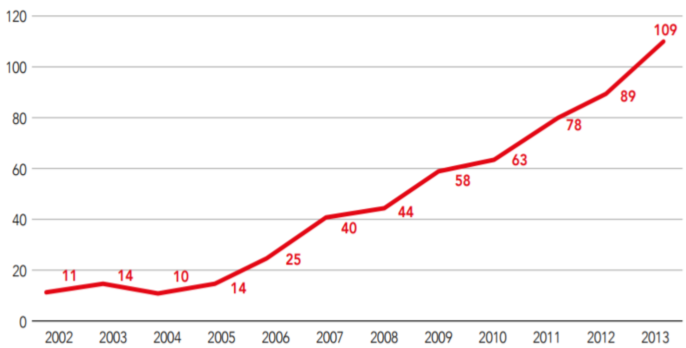
Islamic Values A number of Pakistani companies, including a fair share of those based in the manufacturing hubs of Karachi, Faisalabad and Sialkot, view corporate philanthropy as an extension of their religious beliefs. This could explain the large contributions made to religious institutions, as reported by the Pakistan Centre for Philanthropy in its reports on corporate and individual philanthropy. Several business leaders and business associations across the country shared during interviews, that the amounts they spend on philanthropy are under reported as they believe this to be a religious obligation and hence do not wish to disclose and publicize the extent of giving.

Commitment to Community Actions taken by the corporate sector also emanate from their genuine corporate commitment to community development. The motivation for this is embedded in their corporate principles and manifest in their corporate culture and in the case of multinationals, stems from their global policies and commitments. It is this commitment which also drives product innovations and services aimed at the Bottom of the Pyramid market and which is making corporates think more in terms of how they can achieve both financial and social goals.

Sustainability Reporting: Early stages

An increasing number of companies are reporting on sustainability, but the culture and practice of sustainability reporting is still very much in its infancy. Since the SECP's CSR Guidelines 2013 are voluntary in nature and it does not monitor companies for adopting the guidelines, there is no clear evidence on how many companies produce sustainability reports. However, data on entries for the ACCA-WWF Sustainability and Environmental Reporting Awards in Pakistan, demonstrates a clear forward momentum (Figure 9). Signatories to the UN Global Compact also produce Communication on Progress reports on the 10 Principles, which include sustainability and all the 71 Pakistani companies are complying with this requirement.

Figure 9 Entries ACCA – WWF Environmental Reporting Awards



Source: Sustainability Reporting-Evolving Landscape in Pakistan, ACCA 2017

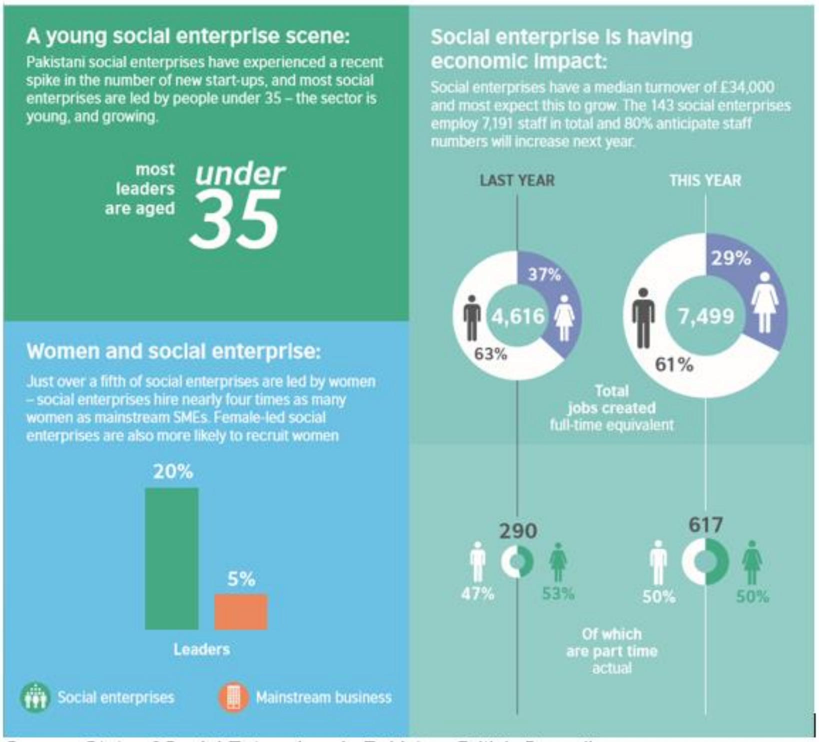
Learning and Advocacy: need for stepping up

Efforts to enhance learning and advocacy with respect to the SDGs are by and large missing. Notable exceptions include the Pakistan Business Council, which has set up the Centre for Excellence for Responsible Business to help align members' business strategy with the SDGs. The bigger Chambers of Commerce and Industry (CCI), including the Federation of Pakistani CCI's have CSR Committees and organize events year-round to help members become better acquainted with issues related to sustainability and CSR. Despite apparent interest among the private sector, there is a dearth of initiatives aimed at generating debate on CSR in Pakistan and providing resources in the public domain, although Triple Bottom Line, launched by Asiatic Advertising with support from EBM and National Foods and CorporateWatch Pakistan, have made efforts in this respect.

The Startup Landscape in Pakistan

As the new entrants to the Pakistan private sector, startups have caught the attention of investors and the urban, educated segments of the population. Many of these startups categorize themselves as social enterprises, and depending on the definition used, could number anywhere between 723[26] to 984[27] to 448,000[28]. A survey of 143 social enterprises across the country, showed (Figure 10) that social enterprises tend to be led by people aged below 35, are more likely to be led by women then traditional businesses, and are focused on education (53%) and health (30%) sectors. While a lot of the startups are tech-based and vying for space on the lucrative e-commerce market, there's encouraging diversity in other sectors too (Box 3--a longer list of startups is at Annexure 5). Important developments such as the arrival of Ali Baba to support e-

Figure 10: Surveying Social Enterprises



Source: State of Social Enterprises in Pakistan, British Council

[26] Challenges of the Startup Ecosystem in Pakistan, Planet N, 2016
[27] See https://crunchbase.com
[28] Maryam Mohiuddin Ahmed et al., State of Social Enterprises in Pakistan, British Council

commerce in Pakistan, the launch of government's digital policies and greater investor interest, herald prospects of better days ahead. Since startups can be hotbeds for innovation and fresh solutions, their role in helping achieve the SDGs is potentially significant. For this to materialize, obstacles such as better business models, access to finance, and capacity to scale would need to be addressed.

BOX 3 KEY PLAYERS IN PAKISTAN'S STARTUP AND SOCIAL ENTERPRISE MARKET

STARTUP	MARKET	INFO
DARAAZ		Biggest e-commerce portal in Pakistan, Funded by top investors including Rocket Internet, and the UK government's CDC Group ($56m).
NAYA JEEVAN		Provider of health micro-insurance service, targeting the poor. Works with ILO, USAID, and Google.
ZAMEEN		Largest real-estate portal, currently valued at $83m. Has raised funding to the tune of $31.5m from 5 investors.
INOV8		Leading FinTech company in Pakistan, offering digital payments solutions. Valued at $100m and completed a recent $5.4m Series A funding from Sheikh Nayahan.
INAAYA		Inaaya is a fashion brand that employs and empowers women in rural Sindh, preserving traditional craftsmanship and using an inclusive business model.
ROZEE		Pakistan's largest job portal. Raised $6.5m in a Series C round from Vostok New Ventures and Piton Capital.
SEHAT KAHANI		Sehat Kahani provides affordable and quality healthcare to marginalised communities via nurse-assisted video consultations.
ANSAR MANAGEMENT		Provides innovative, affordable housing solutions to the lower income, targeting those who earn between $81 to $162 per month. Since 2009, it has invested $1.2m in low-cost housing in Lahore.
PESHAWAR 2.0		A hybrid incubator, co-working space and civic innovation platform that is seeking to use technology to address Peshawar's urban management and development issues.
PLAN9		Established under the aegis of the Punjab Information Technology Board, Plan9 is the largest incubator and accelerator in the country.
SOCIAL INNOVATION LAB		Housed in LUMS, this is one of the few early-stage, social enterprise incubators in Pakistan. Notable incubates includes Ravvish, ClubInternet and TurrLahore
INVEST2INNOVATE		An accelerator programme that works with social impact startups, it also publishes a Pakistan Entrepreneurship Ecosystem Report.
NEST/IO		Incubator space, offer workspace for early stage start-ups established by the Pakistan Association for Software Hosues (P@SHA).
DOTZERO		Karachi-based seed and angel investment fund that has financed significant startups such as Popinjay, Inaaya, Sukoon, and Artsy.
FATIMA VENTURES		Angel investment firm launched by the Fatima Group. Portfolio includes $280,000 in BeautyHooked and $220,000 in Interacta
ARPATECH VENTURES		Karachi-based angel fund that focuses on technology ventures in e-commerce, cyber security and logistics. Portfolio includes Investor Loun, Sheops, Forrun, and EatOye
ACUMEN		Major impact investment fund that has been in Pakistan since 2002, investing up to $14.6m in housing, agriculture, water and energy startups.
WOMENX		Pilot program providing business education to women entrepreneurs in Karachi, Lahore and Peshawar. Financed by the World Bank, implemented by Enclude, a consulting firm.

Source: Author's compliation from a range of sources

Shaping the Strategy

- To turn potential opportunities for engagement into practice, UNDP must seek to leverage, link, disrupt and embed
- Several organisations in the private, civil society and development partner space are vying for private sector attention as partners and advisors of choice. UNDP should seek to collaborate with them, not compete
- UNDP should position itself as a relevant, knowledgeable and reliable partner for the private sector
- It is important to not present and approach the SDGs as a big-business agenda. Instead, SMEs should be the focus
- UNDP should seek out new partners, secure a place on policy decision forums with respect to the private sector, and showcase local champions and solutions to make the SDGs a relevant agenda
- Four streams are suggested for impacting the SDGs: policy framing; knowledge management; innovative financing for development; and innovations in design and delivery.

THE APPROACH

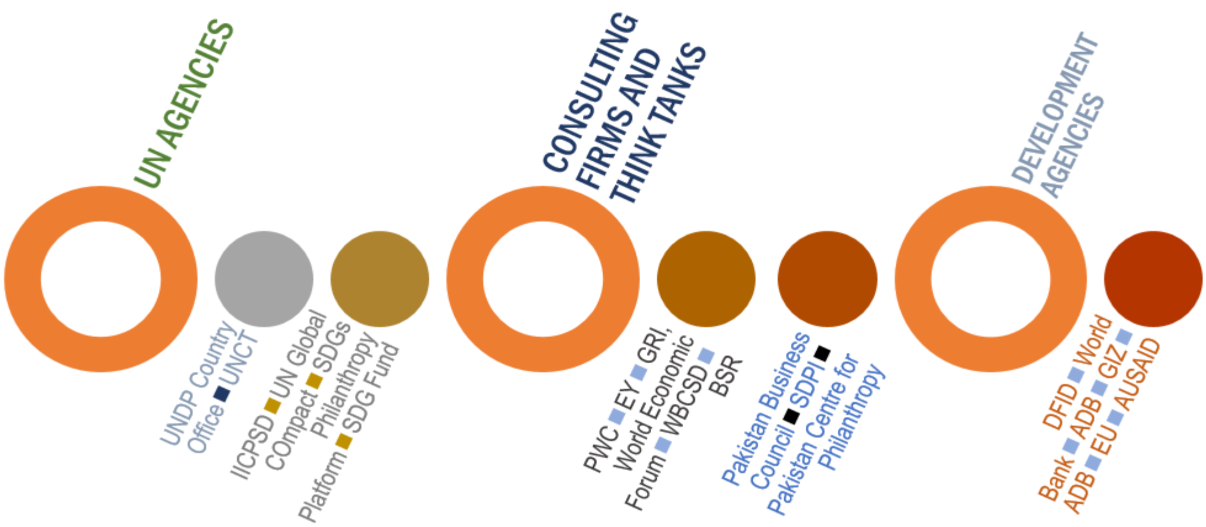
As exciting as the opportunities for forging productive partnerships with private sector and civil society are, they will neither be easy to secure, nor sustain. As the implementing agency for the *National Initiative on the SDGs*, UNDP will therefore need to offer a swift, yet measured response to turn potential into practice. To guide the process of private sector engagement, the following four-pronged approach is proposed:

1. LEVERAGE	2. LINK	3. DISRUPT	4. EMBED
Expertise, finances, willingness, and goodwill for the UN system are plentiful. UNDP needs to harness these by choosing the right partners	Most stakeholders stressed their expectation of UNDP playing the role of a connector, within and outside Pakistan. Meeting this expectation is mission-critical	The SDGs require new ideas, new ways of working, new policy approaches. Disruption should be the battle-cry for UNDP, including for its internal processes and relationships	The SDGs need to be firmly ensconced in business strategy and manifest in operations. This requires deep engagement, ability to negotiate, and capacity to advise and support business

POSITIONING UNDP

The SDGs have spawned growth of organizations seeking to advise, support and partner with private sector and civil society (Box 4). These organisations include other members of the UN system in Pakistan; specialised UN agencies dealing with the private sector in general and the SDGs specifically; international consulting firms; civil society organisations (both international and local); and development agencies.

BOX 4 THE EVOLVING MARKET FOR SDGs ADVISORY SERVICES



In a sense, most of these organisations are UNDP's competitors, each trying to position themselves within the SDGs framework as the partners and service providers of choice for the private sector. But instead of viewing these organisations as competition, UNDP is strongly advised to view them as potential partners and thus actively seek to collaborate, not compete. Several compelling reasons for this: these organisations are either better resourced, and enjoy better credibility with the private sector (e.g. PWC); have a better understanding of private sector issues and stronger networks with business in Pakistan than UNDP presently does (e.g. DFID); and because some of the issues require strong sector knowledge, or because of specific mandates (e.g. UNICEF).

Of these, the different units within the UNDP Country Office and UN agencies, both within Pakistan and some outside it, will likely prove to be the toughest to collaborate with. Weak intra-organisation coordination and the motivation to lead on specific sector issues means that within the Country Office and within the UN Country Team (UNCT), different approaches on engagement with the private sector might be preferred. Senior management intervention in both the UNDP and UNCT can pave the way for collaboration, but clear demarcation of roles and mechanisms for strong operational coordination, not just strategic ones, will also be necessary. In practice, this will be a considerable challenge.

Some of the other UN agencies, such as the Istanbul International Centre for Private Sector in Development (IICPSD) and the SDGs Philanthropy Platform, as well as the SDGs team based in the Bangkok Regional Hub are support, advisory and possible financing mechanisms within the UN system, they can add real value to the process of building coalitions. In particular, the IICPSD is the one institution UNDP Pakistan should be focusing attention on with respect to private sector engagement: not only is it the UNDPs global platform for private sector development, it hosts two significant initiatives, the Business Call to Action (BCtA) and the Global Islamic Finance and Impact Investing Platform (GIFIIP). The BCtA already has four Pakistani companies among its members (Nizam Energy, Ansar Management Company, Pharmagen Healthcare, Naya Jeevan) and provides an excellent forum for cross-sector, regional collaboration, while the GIFIIP—established in partnership with the Islamic Development Bank—could be a very valuable source of raising finances from impact investors. Similarly, the UN Global Compact (UNGC), which has for long been the UN's premier private sector platform, is leveraging its vast global network of businesses and civil society organisations to offer a range of services to help business align with the SDGs. As recommended later in this paper, partnering the local office of the UNGC's would therefore be strategically important, allowing the UNDP to connect with the 70+ Pakistani constituents.

The international big players such as the PWC and EY are keenly aware of the commercial opportunities that come with the SDGs, hence are unlikely to be interested in working with UNDP Pakistan, unless it brings in business for them. This is possible, if UNDP focuses on its role as a connector, raises a strong team that has the skills for negotiating with international private firms, and if it smartly utilises the UN's global platforms in the shape of the IICPSD and UNGC. It is important to emphasise that it would be a mistake to think UNDP Pakistan can offer better services or hire better expertise than these global consulting giants. PWC UK, for example, has already signed an agreement with the Pakistan Business Council, whereby it will work with its Centre of Excellence for Responsible Business (CERB) to assist members in understanding the SDGs better and integrating with their business strategies; as an example of how UNDP Pakistan can collaborate with the likes of PWC, as documented later in this paper, the CERB has expressed a strong commitment to work with UNDP Pakistan.

Among the Pakistani think tanks and civil society organisations, some are more important than others. The Pakistan Centre for Philanthropy for example, is a leader in terms of research and reach within the private and non-profit sectors and could be an ideal partner in terms of advancing the agenda for utilizing philanthropy funds better. Others, such as the SDPI have a good record of advocacy and policy analysis on sustainability issues and could prove useful allies for policy reforms. Similarly, some of the development agencies are working on issues of direct relevance and bearing on the SDGs. DFID's work on SME and startup support through its special purpose vehicle Karandaz; the World Bank's work on financial inclusion, youth entrepreneurship, and urban development; the Australian Government's funding to help reduce malnutrition in partnership with the WFP; the EU's support for enhancing trade; GIZ's long standing support for the energy sector and skills building; and ADB's support for infrastructure development and financial inclusion are all efforts that link up to the SDGs. But these development partners are one-up on UNDP Pakistan, in that they have strong knowledge of and working relationships with the business community.

With businesses having several options to choose from, how should UNDP position itself? The following positioning statement is proposed:

For Pakistan's businesses looking to work on the SDGs, UNDP Pakistan is the most relevant, knowledgeable, and reliable partner. It will connect businesses with the UN's vast national and global networks, expertise and resources; help unlock business opportunities linked to the SDGs; and use its in-depth understanding of Pakistan's development policy issues and standing with government, to transform Pakistan's business environment into a more innovative, inclusive, and sustainable one.

Benefits of working with UNDP highlighted in this positioning statement are linked to the Leverage. Link. Disrupt. Embed approach outlined earlier, while the exhibit below summarises the key strengths and mechanisms associated with the positioning.

POSITIONING	STRENGTHS	MECHANISMS
RELEVANT	The SDGs are a UN brand and the UNDP a global market leader on working with businesses on the SDGs. As the principal driver of SDGs-related policies, its leadership role extends to connecting business with markets, other UN agencies, and government at all levels.	Form a small, highly skilled team that can broker partnerships, influence policy and deliver on the promise UNDP Pakistan holds out for businesses on core, material issues.
KNOWLEDGEABLE	The SDGs are synonymous with UNDP. Its depth, breadth of knowledge, ability to connect the dots across governance, economic and human development policy spaces and its reservoir of SDGs-focused tools, guidelines and networks are without parallel.	Enhance UNDP Pakistan's SDGs knowledge footprint through digital assets, research, dialogue and innovation platforms, and performance dashboards.
RELIABLE	As the partner of choice on the *National Initiative on SDGs,* it enjoys the trust of government. Its non-political agenda, long standing relationships in all provinces and reasonable record on effective delivery, make it a credible, reliable and reputable partner.	Formalize relationships, then deliver swiftly on commitments to connect business with government and markets. Leverage resources in the IICPSD, UNGC, and private sector.

RECOMMENDATIONS

Based on the discussions, tacit agreements and analysis of issues and opportunities, the following strategic recommendations are made. The overarching recommendations are presented first, which segue into more specific ones. These recommendations are made on the presumption that UNDP is willing to invest substantially in its in-house capabilities to work with the private sector, but as detailed in the section on Institutional Arrangements later in this paper, are not predicated on the existence of a large—read unwieldy—internal team. Instead, most of the recommendations have low-cost and low-effort footprints, rely on leveraging existing resources within and outside of the Country Office, and can be implemented swiftly. There are of course areas where longer term interventions will be necessary, particularly with respect to policy issues, but most interventions can be carried out with relative ease.

1 Do Not Make This About Big Business

Without meaning to undermine the significance of Big Business, both international and local, it is strongly recommended to not focus on them. The core of Pakistan's economy are the microenterprises and SMEs and as documented earlier, they are the weak links in the economy and the sector that needs support most, both in terms of financial and capacity building resources. The potential for impact is higher here too, for they form the supply and value chains for the retail, export and food industries, employ vast swathes of the labour force and working with them can thus address a whole host of SDGs.

Moreover, partnering with SMEs will also dispel any notions of the SDGs being an elitist, international or irrelevant agenda, concerns voiced often during discussions. Working with SMEs will be harder work as compared to working with MNCs and big Pakistani companies, but determination of focus should not be guided by ease of process.

A consequence of this recommendation is to target key business and trade associations that represent small traders and small businesses across Pakistan. In keeping with the Ministry of

Commerce's Strategic Trade Policy Framework, this would mean placing a premium on working with associations and representative bodies in the handicrafts, processed and fresh fruits, value added textile and other niche sectors in Karachi, Quetta, Peshawar, Gwadar, Sialkot and Faisalabad. This would also enable UNDP to link with women-owned businesses in these sectors and thus address the inequalities and inequities of economic opportunities that currently exist.

2 Local Champions, Local Solutions

The tendency to rely on 'international best practice' and looking to other countries for solutions needs to be curbed. For one thing, this would be in keeping with the localisation approach which UNDP is promoting for the SDGs; and secondly, solutions and champions nearer to home will prove vastly more beneficial and lend relevance and credibility than any international example. Time and again during discussions, businesses stressed on the need for making the SDGs relevant for their business, not a distant aspiration.

This does not mean that regional or global approaches and lessons need to be ignored—on that contrary, these can inform local approaches—but the typical practice of taking global templates and thinking that translation into local languages equals localisation, needs to be vigorously shunned as it betrays a more sophisticated and contextual approach. Instead, local champions and their work on inclusion, sustainability and economic and gender equity in the private sector need to be identified, recognised and showcased. This will build confidence in local businesses and provide more relatable examples of what can and does work in Pakistan. Similarly, there is a lot of excellent work being done in government and private sector on innovative solutions directly involving or relying on private sector participation, that simply needs to be documented and shared. Highlighting local good practices, not global, is the way to go.

3 Meet UNDP, the Champion for Pakistani Startups

For reasons outlined earlier in detail, Pakistan's Startup community could prove a cornerstone for positive impact on the SDGs in key sectors. In keeping with the proposed approach of disruption, UNDP should champion the startup movement in Pakistan, becoming its single greatest ally, supporter, promoter and advisor. The potential impact on income, employment, use of technology to disrupt traditional markets and reach those at the Bottom of the Pyramid, and the prospect of providing atypical pathways out of poverty, disease and vulnerability all point to a concerted effort to put startups centre stage for the SDGs. This can be achieved through targeted interventions and partnerships that connect startups with finances and public sector markets, while working with regulators and policy agencies to help ease the costs and processes of setting up and doing business as a startup.

4 Seek Out New Partners. Hint: They are nearby and to the East

In keeping with the changing landscape of development aid in Pakistan and in line with the theme of finding fresh solutions to perennial problems—including of financing—it is strongly recommended that new partners be sought for implementing this private sector engagement strategy. In terms of bilateral partners, a close working relationship with China (through Ministry of Planning and UNDP China) is critical, not just because its economic and developmental transformation based on private sector development finds little parallel in history and thus of great relevance to the SDGs, but also because it is heavily invested in Pakistan through the CPEC and because its combined sovereign wealth funds value of over $1.6tr dwarfs those of others. Similarly, Singapore offers another example of astonishing change achieved over a few decades that the US and Western Europe took centuries to get to. It is also a leading global financial hub and its sovereign wealth fund, Temasek, needs to be targeted for investing in SDGs related business opportunities in Pakistan. Qatar which has an ever-growing portfolio of development initiatives funded through an array of government backed foundations, the Abu Dhabi Investment Authority, with its fund valuing $828bn, and Kuwait Investment Authority with $524bn are also potential avenues for raising funds linked to commercial opportunities that the SDGs open up in Pakistan. If relations with India were less hostile, it would have been added to this list of potential partners, but that is not the case.

The quest for new bilateral partners does not mean the existing and traditional ones need be side-lined, only that reliance on them alone would be unwise. Furthermore, these new partners need not be conceived only in terms of sovereign governments or financing possibilities. There are a number of private equity firms who could be targeted for raising funds, such as Abraaj Capital, which has already launched the Abraaj Health Fund that covers Pakistan along with select African countries. Similarly, organizations such as Singapore Polytechnic could be engaged to help improve curricula and performance measurement of skills building agencies in the public and private sector—their Learning Express Program that pairs Singapore academics with local communities to find innovative solutions to complex problems could be used as a platform for collaboration with Pakistani startups. In addition, blended finance opportunities through the IICPSD hosted Global Islamic Finance and Impact Investing Platform need to be pursued, along with tapping into the Pakistani and international capital markets for raising funds (see section 7 on specific recommendations on this front).

Within Pakistan, working with the public sector need not be confined to working with Federal ministries or provincial departments. Working with city governments for example creates new windows of opportunities for established businesses and startups alike, particularly in the space of civic innovation and digital services. Likewise, working with public sector's alternative service delivery and policy and regulatory agencies such as the Sindh Primary Healthcare Initiative and the KP IT Board, could lead to new relationships and innovative solutions in health, education and promoting youth entrepreneurship. Among Pakistan's business sector too there is a need to work with organizations such as Qarshi Industries that have for long been beacons of ethical and sustainable business, while new entrants such as the venture capital firms that are filling the financing void for SMEs and startups, are also players that merit serious consideration for partnerships.

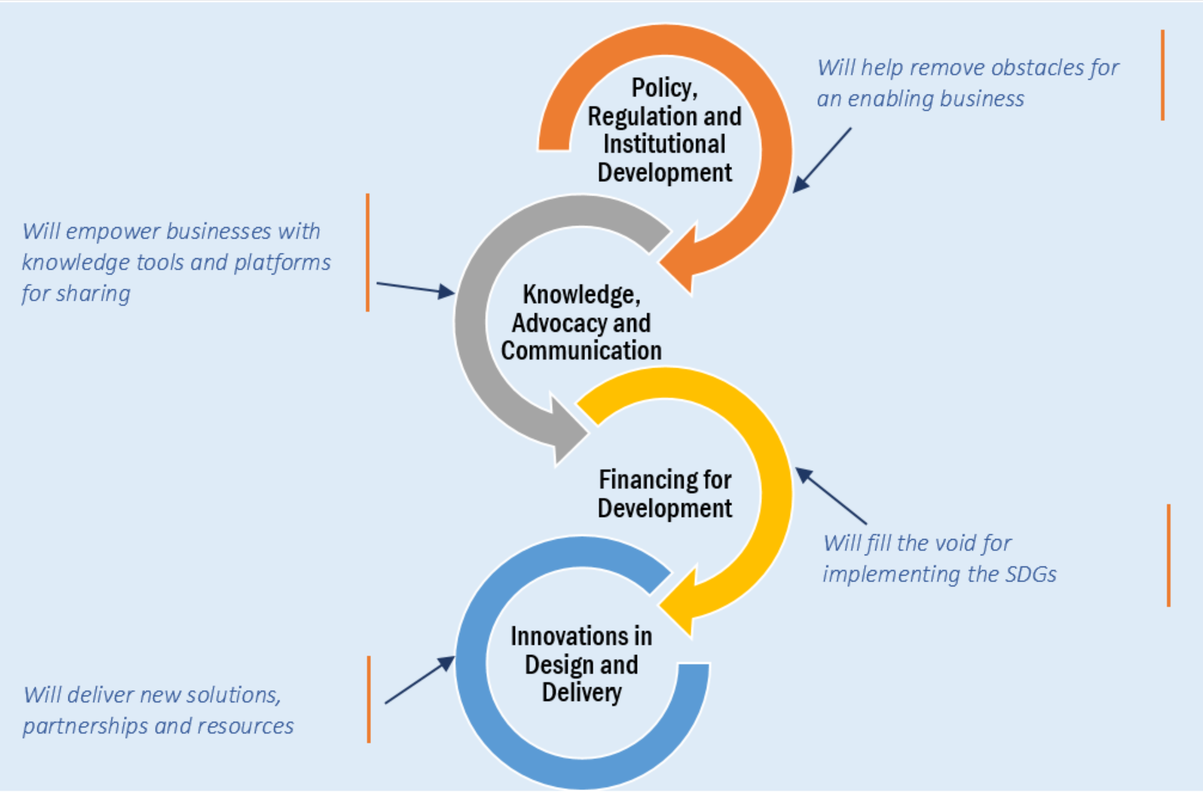
5 Get a Seat at the Table

One cannot influence public policy while sitting on the peripheries of decision making, hence it is imperative that UNDP secures a place in key policy forums and platforms and is otherwise able to inform, advise and influence decisions made at the highest echelons of government. This includes but is not limited to, working with Chief Ministers; Inter-Ministerial Committees; Parliamentary and Standing Committees; ECNEC, EAC and various task forces; regulators and policy makers such as the SECP and SBP; and on sector-specific forums.

6 The Four Streams of SDGs Compact for Impact

Taking cue from the overarching strategic recommendations, this section outlines the specific ones. In line with the issues identified, approach proposed and positioning posited, four streams of action are laid out:

THE FOUR STREAMS FOR SDGs IMPACT



For each of these streams, partners are indicated[29], agreements reached with them--both firm and tentative--noted, and specific and relevant SDGs impacted, highlighted. Each of these streams are independent yet interlinked and success in one stream will produce spill over benefits for the others--conversely, failure to implement recommendations in one stream will not necessarily result in failure across all streams. For example, if UNDP is unable to effectively manage the advocacy and learning functions, it will not prove as a major obstacle for efforts to mobilise private capital, although it successful advocacy would make fundraising less arduous. Implementation is recommended in three phases , with each phase lasting one year and each recommendation has an indicative phasing.

[29] In case of more than one partner, the lead partner is indicated in yellow.

ISSUE	RECOMMENDATION	OBJECTIVES	PARTNERS	AGREEMENT	SDGS & TARGETS	COSTS	COMPLEXITY	PHASE
POLICY, REGULATION AND INSTITUTIONAL DEVELOPMENT								
Outdated and weak guidelines for reporting on sustainability and responsible business practises	Frame the Pakistan Sustainability and Responsible Business Reporting Guidelines	To provide a standardised reporting framework for companies, Boards and shareholders that will incorporate the SDGs	SECP ▪ SBP ▪ CERB ▪ FPCCI ▪ ICAP ▪ ICG ▪ PSX ▪ SMEDA	Firm	• 5 (5.c) • 8 (8.4, 8.7, 8.8) • 9 (9.2) • 12 (12.2, 12.4 to 12.6, 12.8) • 13 (13.2) • 17 (17.15, 17.19)	$	Medium	I
Low compliance capacity and awareness among supply chains, on global standards on sustainability, labour, gender. This impacts women-owned businesses from making inroads in the export sector	Develop a Program for Trade Facilitation and Diversification in partnership with the Ministry of Commerce and the International Trade Centre	I. To strengthen compliance and certification capacity of export-related value and supply chains II. To encourage, facilitate and link women-owned businesses with regional and global markets through ITCs SheTrades Initiative	MoCommerce ▪ ITC ▪ Pakistan Mission to the WTO ▪ FCCI ▪ KCCI ▪ PRGMEA ▪ QCCI	Firm	• 1 (1.2, 1.a, 1.b) • 4 (4.4) • 5 (5.c) • 8 (8.2, 8.3, 8.7, 8.8, 8.a) • 9 (9.2, 9.3, 9.b) • 10 (10.1, 10.3) • 12 (12.2, 12.3) • 17 (17.7, 17.9 -17.12, 17.16-17.17)	$	High	I and II
The business environment is poor, costly and non-inclusive. This hinders private sector development and limits growth of startups	Launch the Pakistan Coalition for Better Business	I. Reduce procedural redundancies. II. Lower costs, simplify processes by shifting to digital platforms. III. Develop B Corp rules for startups IV. Make procurement rules more open for startup/SME	PBC and CERB ▪ FPCCI ▪ OCCI ▪ SBP ▪ SECP ▪ SMEDA ▪ SME associations ▪ PPRA ▪ QCCI ▪ QSTCCI	Firm	• 1 (1.2, 1.a, 1.b) • 5 (5.c) • 8 (8.2, 8.3) • 9 (9.2, 9.3, 9.b) • 10 (10.1, 10.3) • 17 (17.9, 17.13 to 17.15, 17.17)	$	High	I and II
Structural issues in the economy have resulted in a mismatch between need and availability of requisite skills, while poor quality skills development has led to fall in productivity	Work with export sector associations such as PRGMEA and PLGMEA, hotel associations, retail associations, Chambers of Commerce and Industry, as well as public and private TVET providers	I. Improve Pakistan's competitiveness by improving skills and labour productivity II. Ensure that the rules for eligibility and access to equity investments on PSX are flexible and inclusive	▪ PRGMEA ▪ PLGMEA ▪ SMEDA ▪ SME associations ▪ QCCI ▪ QSTCCI ▪ WCCI (various) ▪ FPCCI ▪ Microsoft	Needs discussion	• 1 (1.2, 1.a, 1.b) • 4 (4.3 to 4.6) • 8 (8.2, 8.3) • 9 (9.2, 9.3, 9.b) • 10 (10.1, 10.3) • 17 (17.9, 17.13 to 17.15, 17.17)	$	Medium	I, II, III

ISSUE	RECOMMENDATION	OBJECTIVES	PARTNERS	AGREEMENT	SDGS & TARGETS	COSTS	COMPLEXITY	PHASE
KNOWLEDGE, ADVOCACY AND COMMUNICATION								
Little ownership of the SDGs among Pakistani businesses	Secure public commitment from Pakistani business leaders through a CEO's Pledge that endorses the SDGs	Lay the foundations for embedding the SDGs in business strategy	All major CCI various companies, UNGC	Signatories likely in excess of 2000	• 16 (16.6, 16.10 • 17 (17.17, 17.18, 17.19)	$	Low	I
Pakistan's bureaucracy is ill-informed about the SDGs, and nurtures negative perceptions of the private sector, which influence their decision making	Partner the National School of Public Policy (NSPP) --Pakistan's premier public sector training institution—to: include SDGs modules in their regular trainings, conduct policy analysis in collaboration with business; include visits to UNDP offices as part of their regular foreign study tours to learn about SDGs implementation; and facilitate regular roundtable discussions between top civil servants and business leaders.	I. To demystify the SDGs for civil servants and highlight their relevance for policy and implementation. II. Break down perception barriers, foster better understanding of private sector issues and create public-private networks	NSPP ■ OCCI ■ CERB ■ FPCCI	Firm	• 16 (16.6, 16.7, 16.a, 16.b) • 17 (17.9. 17.14, 17.16. 17.17)	$	Low	I
Low awareness of the SDGs among the business community, no single learning or information platform targeting local businesses	Develop, launch and run the Pakistan Business4SDGs KNOWledge Hub	Create a one-stop online platform for knowledge, information sharing, learning resources, data and case studies. Encourage and facilitate experience-sharing among stakeholders	Social Innovation Lab ■ FPCCI ■ FCCI ■ KCCI ■ ICCI ■ PRGMEA ■ QCCI ■ SMEDA ■ Hashoo Group ■ Qarshi Industries ■ UNGC	Firm	• 16 (16.6, 16.7, 16.a, 16.b) • 17 (17.9. 17.14, 17.16. 17.17)	$	Medium	I
The SDGs are not on the radar of the Pakistani media and whatever coverage it does get is not informed by understanding or analysis	Launch a UNDP-All Pakistan Newspaper Society (APNS) SDGs Journalism Fellowship. The Fellowship will entail organising briefing sessions, invitations to SDGs training and other learning events in-country and outside, and institution of an annual SDGs Reporting Award sponsored by APNS. With Jang Group, Pakistan's largest media house: publish a State of SDGs in Pakistan Report; organise policy roundtables on SDGs; feature key business leaders and UN management on Breakfast with Jang Group series	I. Raise awareness and undeadening of the SDGs and UNDP's efforts, across APNS members. II. Help raise public awareness on SDGs, strengthen public accountability	APNS Jang Group	Firm	• 16 (16.6, 16.10 • 17 (17.17, 17.18, 17.19)	$	Low	I
Outdated code of ethics for advertising	In partnership with the Pakistan Advertising Association (PAA): develop a new Code of Responsible Advertising; launch a public service campaign on SDGs; and introduce an award for best SDGs media campaign	I. Lay the foundations for responsible consumption. II. Create public awareness on SDGs	PAA	Firm	• 12 (12.6, 12.8) • 16 (16.6, 16.10 • 17 (17.17, 17.18, 17.19)			

ISSUE	RECOMMENDATION	OBJECTIVES	PARTNERS	AGREEMENT	SDGS & TARGETS	COSTS	COMPLEXITY	PHASE
FINANCING FOR DEVELOPMENT								
Highly restrictive space for SME and startup finance, with only 7% of total credit going to SMEs, which severely limits chances of growth	Assist and advise the PSX to develop secondary and third-tier markets for SMEs and startups respectively	I. Enable SMEs, startups to tap equity market for financing II. Ensure that the rules for eligibility and access to equity investments on PSX are flexible and inclusive	PSX ■ SECP ■ SBP ■ SMEDA ■ SME associations ■ QCCI ■ QSTCCI ■ WCCI (various)	Needs discussion	• 5 (5.c) • 8 (8.2, 8.3) • 9 (9.2, 9.3, 9.b) • 10 (10.1, 10.3) • 16 (16.7) • 17 (17.9, 17.13 to 17.15, 17.17)	$	Medium	I, II, III
Pakistan performs poorly on financial inclusion, with 5% of the world's unbanked, less than 5% females using formal financial services and only 13% adults having bank accounts.	Support the roll out of the government's Financial Inclusion Strategy	Improve access to finance and financial services for the unbanked, women and SMEs in particular,	SBP ■ DFID ■ World Bank ■ ADB ■ KCCI ■ PRGMEA ■ QCCI	Tentative. Needs further discussion	• 5 (5.c) • 8 (8.2, 8.3) • 9 (9.2, 9.3, 9.b) • 10 (10.1, 10.3) • 16 (16.7) • 17 (17.9, 17.13 to 17.15, 17.17)	$	Medium	I, II, III
Traditional sources of development aid are drying up and Pakistan's own revenue generation falls considerably short of existing fiscal commitments, which leaves a gaping hole	Target securing of financing from new sources, including: sovereign wealth funds of China, Kuwait, UAE, Singapore and Qatar; impact investment funds, including Islamic impact investment funds; venture capital for startups;and sector specific funds such as the Abraaj Healthcare Fund. Pilot an Education Impact Bond in a province.	I. Create a sufficient pool of funding for SDGs implementation. II. Mobilize private capital for public services, public goods.	Range of potential partners,	Needs engagement and negotiation with sovereign wealth funds. For Education Impact Bond, strong interest from Sindh Education Department	• 5 (5.a, 5.b, 5.c) • 8 (8.2, 8.3) • 9 (9.2, 9.3, 9.b) • 10 (10.1, 10.3) • 17 (17.1, 17.3, 17.4, 17.9, 17.13 to 17.15, 17.17)	$	High	I and II
Corporate and individual philanthropy exceeds PKR 204bn but isn't well targeted	In partnership with the Pakistan Centre for Philanthropy (PCP), establish a Pakistan SDGs Philanthropy Fund	Enable more targeted and productive use of philanthropy financing, linked to the SDGs	PCP	Needs discussion	• 5 (5.a, 5.b, 5.c) • 8 (8.2, 8.3) • 9 (9.2, 9.3, 9.b) • 10 (10.1, 10.3) • 17 (17.1, 17.3, 17.4, 17.9, 17.13 to 17.15, 17.17)	$	Medium	I, II, III

ISSUE	RECOMMENDATION	OBJECTIVES	PARTNERS	AGREEMENT	SDGS & TARGETS	COSTS	COMPLEXITY	PHASE
INNOVATIONS IN DESIGN AND DELIVERY								
No single platform for credible, updated information on the startup market in Pakistan	Establish and host the Pakistan Startups Xchange	Create a marketplace for social entrepreneurs and startups.	P@SHA ■ PITB ■ KP ITB ■ Teradata ■ SMEDA ■ Microsoft ■ Jazz ■ Social Innovation Lab	Needs discussion	• 1 (1.2, 1.a, 1.b) • 5 (5.c) • 8 (8.2, 8.3) • 9 (9.2, 9.3, 9.b) • 10 (10.1, 10.3) • 17 (17.9, 17.13 to 17.15, 17.17)	$$	Medium	I, II, III
Healthcare services are dominated by the private sector, but quality, affordable healthcare services for the poor, particularly women, are missing	Champion MedTech and Digi Health services, connecting startups with public sector healthcare delivery systems Broker a partnership that deploys IoT, telehealth and other innovations for better patient record management, logistics management, diagnostic and pre-emptive care in underserved markets	Improve access of the Bottom of the Pyramid market to quality healthcare	Sindh Primary Healthcare Initiative ■ Sehat Kahani ■ Social Innovation Lab ■ Infogistics ■ Jazz ■ Teradata ■ Clinic5	Firm	• 5 (5.c) • 8 (8.2, 8.3) • 9 (9.2, 9.3, 9.b) • 10 (10.1, 10.3) • 16 (16.7) • 17 (17.9, 17.13 to 17.15, 17.17)	$	Medium	I, II, III
Cities are the engines of economic growth but their potential is circumscribed by pollution, transport issues and poor governance,	Launch a Competitive Cities Initiative that seeks to develop economic strategies in partnership with private sector; creates a policy and implementation framework for affordable housing for the poor; and uses Big Data, cloud-based solutions and crowdsourced monitoring to guide urban design and delivery of public services. Pilot a Civic Innovation Lab in partnership with a city government	Use policy and technology-based disruption to usher in a new era of urban governance and solving issues of housing, transport, jobs and transparency.	Range of potential partners among city governments, particularly Quetta and Peshawar ■ Peshawar 2.0 ■ Hashoo Group ■ P@SHA ■ PITB ■ KPITB	Needs engagement and negotiation with sovereign wealth funds. For Education Impact Bond, strong interest from Sindh Education Department	• 5 (5.a, 5.b, 5.c) • 8 (8.2, 8.3) • 9 (9.2, 9.3, 9.b) • 10 (10.1, 10.3) • 17 (17.1, 17.3, 17.4, 17.9, 17.13 to 17.15, 17.17)	$$	High	I, II, III
Pakistan's IT services have unrealised potential, including for generating employment for women.	Partner with the Ministry of IT, provincial IT Boards and the private sector to implement the national Digital Pakistan Policy, as well as provincial Digital Strategies Pilot initiatives such as Pakistan Tech4SDGs and Pakistan TechXPO, and setting up IT Parks	I. Close the Digital Divide including from a gender perspective II. Create new markets for Pakistani tech startups and boost IT exports III. Promote digital entrepreneurship	Ministry of IT ■ Jazz ■ Teradata ■ Microsoft ■ PITB ■ KPITB ■ MoCommerce ■ P@SHA	Firm as regards MoIT. Needs further discussion with others	• 1 (1.2, 1.a, 1.b) • 5 (5.b) • 8 (8.2, 8.3) • 9 (9.2, 9.3, 9.b) • 17 (17.6 to 17.8, 17.11)	$	Medium	I, II, III

INSTITUTIONAL ARRANGEMENTS

Proposing an institutional arrangement does not fall within the scope of this paper, but suggestions are shared here nonetheless.

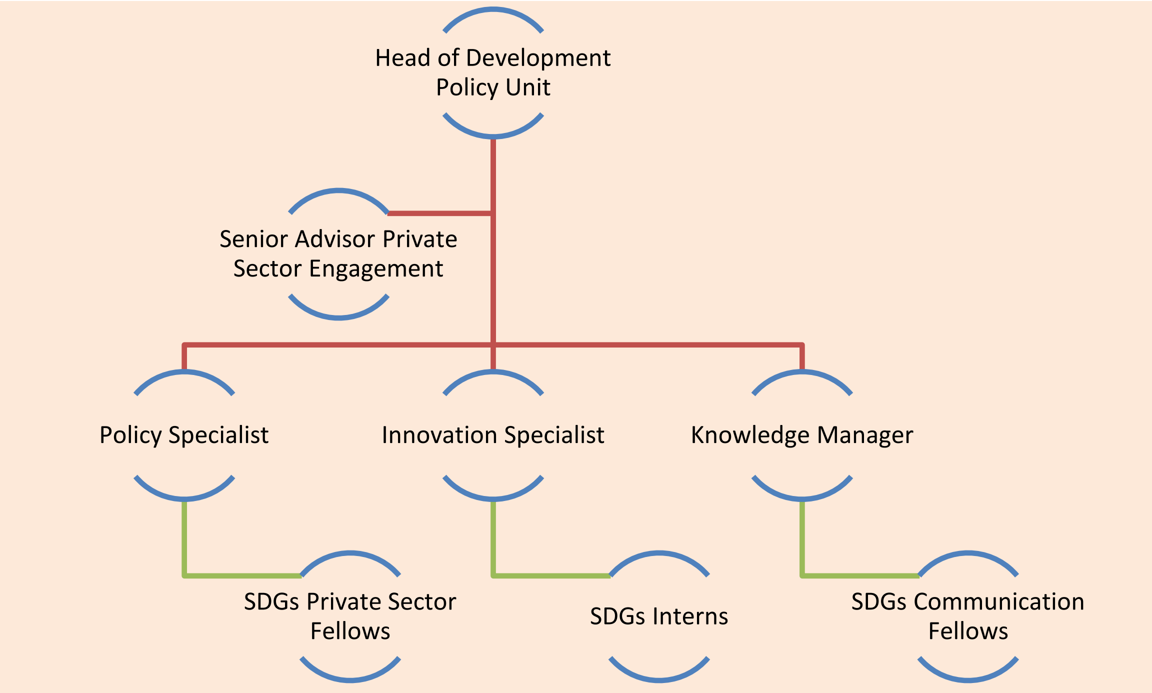
Working with the private sector requires specific skills, understanding of private sector issues and how markets work, and a network to call upon. These capabilities are non-existent at present in the Country Office. While it is true that various Units work with the private sector on several projects, performance of coordination functions cannot be construed as expertise in dealing with private sector development.

It would be eminently clear from the discussion and strategic framework presented in this paper, that if UNDP is to indeed position itself as the SDGs partner of choice for the private sector, it would need to invest in building its in-house capacities. However, since this paper proposes an approach that favors UNDP assuming the role of an enabler, rather than a doer, and since a considerable proportion of recommendations are intended to be delivered through partnerships, the temptation to accumulate a large team is strongly discouraged. Unlike the government, the private sector places a premium on responsiveness and speed of delivery, and a large team with a hierarchical structure will fail.

Instead, it is proposed to install a modular institutional arrangement. Comprising a small, but highly skilled team led by a very senior manager and two to three core team members, this team can add skills and capabilities, which can be sourced from other organizations as per need, on a voluntary or paid basis. It is also proposed that gaps in skills and knowledge be bridged through instituting SDGs Fellowships for Private Sector. Funded by the private sector itself and running from two to three weeks, these Fellowships will provide Fellows with hands-on experience of working with the UNDP Country Office and government, with possible work or training opportunities in the IICPSD or Bangkok Regional Hub. Moreover, all the partners identified in the recommendations on policy and knowledge streams welcomed the idea of linking their policy research teams with UNDP and government. This translates into savings for the UNDP in terms of hiring staff.

An organogram of the proposed structure is shared in Figure 11.

Figure 11: Organogram for Private Sector Wing in DPU



ANNEXURE 1: SURVEY INSTRUMENT

ANNEXURE 2: REFERENCES

SOURCE	DOCUMENT
GOVERNMENT	*Vision 2025*, Planning Commission of Pakistan, 2014
	Strategic Trade Policy Framework 2015-2018, Ministry of Commerce, 2015
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	Policy for Public Private Partnership, Government of Sindh
	Public Private Partnership Act 2014, Government of Punjab
	Public Private Partnership Policy, Government of Punjab
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PRIVATE SECTOR	Telenor Sustainability Report 2014
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ANNEXURE 3: LIST OF PEOPLE MET

ORGANIZATION	CONTACT	LOCATION	SUGGESTED PARTICIPANTS
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Employers Federation of Pakistan	Majyd Aziz, President T: 021 32411511 E: info@efp.org.pk		
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Pakistan Banks' Association	Aftab Manzoor, Chairman T: 021 3582 2986-7 E: pba@pakistanbanks.org		NN, ZP, TK, GFP and FM
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Faisalabad Chamber of Commerce and Industry	Mohammad Saeed, President T: 0419230265-67		
Faisalabad Chamber of Small Traders and Small Industry	Mailk Ashraf, President T: +92-41-9239018		
Sialkot Chamber of Commerce and Industry	Majid Raza Bhutta, President T: 0524261881-3 E: Sialkot@scci.com.pk	Sialkot	
Pakistan Surgical Instruments Manufacturers Association	Jahangir Bajwa, Chairman T: +92 52 3554890 E: chairman@simap.org.pk info@simap.org.pk		
Gwadar Chamber of Commerce and Industry	Tariq Ali, President T: 086-4212192-3 E: gwadarchamber@cyber.net.pk	Gwadar	

Lasbela Chamber of Commerce	Ismail Sattar, President T: 0853363261-63 E: lasbelachamber@gmail.com	Hub, Lasbela	
IM Sciences Entrepreneurship Development Centre	Dr. Gohar Parwaiz, Coordinator T: 0919217408 E: info@imsciences.edu.pk	PESHAWAR	
WomenX Peshawar	Maria Umar, Project Manager E: mumar@encludesolutions.com		
Women's Chamber of Commerce	Shamama Tul Amber Arbab, President T: 091-9213318 E: wcci_psh@yahoo.com		
Sarhad Chamber of Commerce and Industry	Haji M. Afzal, President T: 091-9213313 E: sccip.psh@gmail.com		
Peshawar Chamber of Small Traders and Small Industry	Shakil Ahmad Khan, President T: 0919213700-1 E: info@peshawarchamber.org.pk		
Livestock Exporters Association of Pakistan	Syed Jawad Shah Kazmi, President T: 0912550899		
Quetta Chamber of Commerce and Industry	Abdul Wadood, President T: +92 81 2821943 E: qcci3@yahoo.com | info@qcci.com.pk	QUETTA	
Women's Chamber of Commerce Quetta	Aryana Khan, President T: 0819202830 E: info@wcciqd.com		
Chamber of Small Industry and Traders Quetta	Malik Nadeem Khan Kasi, President T: 0819202279 E: info@cstsiq.com		

NN: Naveeda Nazir | ZP: Zoe Pelter | TK: Taimur Khilji | SS: Sahba Sobhani | MK: Michaela Prokop | SM: UNDP CO Senior Management | GFP: Government Focal Point for SDGs | FM: Farrukh Moriani

PART II GOVERNMENT ORGANIZATIONS

ORGANISATION	CONTACT	LOCATION	SUGGESTED PARTICIPANTS
SDG Unit, Planning Commission of Pakistan	Head of Unit	ISLAMABAD	NN, ZP, GFP and FM
Oil and Gas Regulatory Authority	Uzma Adil Khan, Chairperson T: +92-51-9244300 E: chairperson@ogra.org.pk	ISLAMABAD	NN, ZP, GFP and FM
Overseas Employment Corporation	Pervaiz Junejo, Managing Director T: +92-51-9253241, 9253245 E: query@oec.gov.pk	ISLAMABAD	NN, ZP, GFP and FM
Ministry of Commerce	Asad Hayauddin, Additional Secretary T: +92-51-9202621 E: asc2@commerce.gov.pk	ISLAMABAD	NN, ZP, GFP and FM
SECP	Akif Saeed, Commissioner T: +92-51-9207091-4	ISLAMABAD	NN, ZP, GFP and FM
Sindh Planning and Development Board	Mohammad Waseem, Chairman; and Head of SDG Unit/Office/Focal Person T: 02199211405	KARACHI	NN, ZP, TK, GFP and FM
State Bank of Pakistan	Dr. Saeed Ahmed, Chief Economist T: 021 111-727-111	KARACHI	NN, ZP, TK, GFP and FM
Karachi Metropolitan Corporation	Waseem Akhtar, Mayor of Karachi T: 02199215125-6	KARACHI	NN, ZP, TK, GFP and FM
Sindh Board of Investment	Naheed Memon, Chairperson T: +92-21-99207512-4 E: info@sbi.gos.pk	KARACHI	NN, ZP, TK, GFP and FM
Sindh PPP Unit	Ali Sibtain, Director General T: +92 21 99222194 E: inbox@pppunitsindh.gov.pk	KARACHI	NN, ZP, GFP and FM
Sindh School Education Department	Jamal Mustafa, Secretary T: 02199211225	KARACHI	NN, ZP, GFP and FM
Sindh Health Department	Fazlullah Pechuho, Secretary T: 02199211565	KARACHI	NN, ZP, GFP and FM
Sindh Agriculture Department	Saeed Ahmad Mangnejo, Secretary T: 02199211468	KARACHI	NN, ZP, GFP and FM
Punjab Planning and Development Board	Jehanzaib Khan, Chairman and Iftikhar Sahoo, Secretary T: +92-42-99210480 E: info@pndpunjab.gov.pk	LAHORE	NN, ZP, GFP, TK and FM
Small and Medium Enterprise Development Authority	CEO T: 042)-99204701-12	LAHORE	NN, ZP, GFP, TK and FM
Lahore Metropolitan Corporation	Mubashar Javed, Mayor of Lahore	LAHORE	NN, ZP, GFP, TK and FM
Punjab Board of Investment and Trade	Haroon Shaukat, Acting CEO T: +92 (042) 9920 5201-06 E: info@pbit.gop.pk	LAHORE	NN, ZP, GFP and FM
Punjab Health Department	Najam Shah, Secretary T: 04299212861 E: infohealth@punjab.gov.pk	LAHORE	NN, ZP, GFP and FM
Punjab Education Department	Abdul Jabbar Shaheen, Secretary T: 04299212012	LAHORE	NN, ZP, GFP and FM
Punjab Agriculture Department	Mohammad Mahmoud, Secretary T: 04299210499	LAHORE	NN, ZP, GFP and FM
Khyber Pakhtunkhwa Planning and Development Department	Azam Khan, Additional Chief Secretary, and Head of SDG Unit/Focal Person T: 0919211789	PESHAWAR	NN, ZP, GFP and FM
Khyber Pakhtunkhwa Board of Investment and Trade	Nazir Awan, Acting CEO T: 0919211789 E: nazirawan@kpboit.com.pk	PESHAWAR	NN, ZP, GFP and FM
Peshawar Development Authority	Saleem Wattoo, Director General	PESHAWAR	NN, ZP, GFP and FM

	T: 0919217035-36 E: dgpdahst@gmail.com		
KP Health Department	Abid Majeed, Secretary T: 0919211789		
KP Elementary and Secondary Education Department	Saleem Bangash, Secretary T: 0919211789		
KP Agriculture Department	Secretary T: 0919211789		
Planning and Development Department	Additional Chief Secretary T: 0819201052	QUETTA	NN, ZP, GFP and FM
Quetta Development Authority	Director General T: 0819211067		
Balochistan Health Department	Secretary T: 0819201954		
Balochistan Education Department	Umer Khan Baber, Secretary T: 081		
Balochistan Agriculture Department	Secretary T: 0819203262		

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PART III CORPORATE ENTITIES INCLUDING SOEs, AND SOCIAL ENTERPRISES

ORGANISATION	CONTACT	LOCATION	SUGGESTED PARTICIPANTS
Jazz	Ali Naseer, Head of Corporate E: syedalinaseer@gmail.com	ISLAMABAD	NN, ZP, GFP and FM
Telenor	Uzma Adil Khan, Chairperson T:		
Teredata	Khurram Rahat, Managing Director T: 0512011111 E: Khuram.Rahat@teradata.com		
Unilever	Shazia Syed, CEO T: +92 21 35660062	KARACHI	NN, ZP, TK, GFP and FM
Engro Foods	Ali Khan, Managing Director T: +92 21 3529-6000		
Careem	Fatima Mazhar, General Manager Pakistan T: +92 21 111 227 336		
SEED	Faraz Khan, CEO T: +92 213 5148241		NN, ZP, GFP and FM
Invest to Innovate	Kalsoom Lakhani, CEO		
Docthers	Dr. Sara Khurram, Co-Founder T: 02135243529		
Inaaya	Naushaba Brohi, CEO E: online@inaayaonline.com		
Markhor	Sidra Qasim, Co-Founder E: hello@themarkhor.com		
Paimona	Sana Khan Niazi. CEO		
Open Karachi	Dr. Zakiuddin Ahmed, President T: 02134554695 E: coordinator.open@gmail.com		
Al-Meezan Investment Management	Mohammad Shoaib, CEO T: 0800-HALAL E: info@almeezangroup.com		
Jang Group	Sarmad Ali, Managing Director E: sarmad.ali@janggroup.com.pk		
Daraz	Muneeb Maayr, CEO T: 021111132729		
DotZero	Atif Azim, Angel Advisor T: (021) 3455-6352 E: info@thedotzero.com		
Planet N	Nadeem Hussain, CEO T:02135379106-8		
Smart Renewable Energy	Massood Khan, CEO T: 021 - 34550405		
Tetrapak	Syed Babar Ali, Chairman T: +92 42 35989100	LAHORE	NN, ZP, GFP, TK and FM
Punjab Saaf Paani Company	Nabeel Javed, CEO T: 04299268274-8		
Ansar Management Company	Jawad Aslam, CEO T: 04235855651 E: info@amcpakistan.org		
Ghonsla	Zehra Ali. CEO T: 04235810408 E: info@ghonsla.com		NN, ZP, GFP and FM
Inov8	CEO E: bts@inov8.com.pk		
Mangobaaz	CEO		

	E: info@mangobaaz.com		
Zameen	Zeeshan Ali Khan, Co-Founder T: 042 3256 0445		
Hiwaas	CEO T: 0915611942	PESHAWAR	NN, ZP, GFP and FM
Peshawar 2.0	Faisal Khan, CEO T: 0915611942 E: hello@peshawar2.org		
Faisalabad Industrial Estate Development Company	Muhammad Adrees, Chairman T: 0419230231-34	FAISALABAD	NN, ZP, GFP and FM
Chenab Group	Mian Mohammad Latif, CEO T: 041-8754472-6		

NN: Naveeda Nazir | ZP: Zoe Pelter | TK: Taimur Khilji | SS: Sahba Sobhani | MK: Michaela Prokop | SM: UNDP CO Senior Management | GFP: Government Focal Point for SDGs | FM: Farrukh Moriani

ANNEXURE 4: SAMPLE CASE STUDIES OF CSR INITIATIVES IN PAKISTAN

COCA-COLA PAKISTAN

Corporate Principles	Since our humble beginning as a beverage company in 1886, we have been refreshing the world, inspiring moments of optimism and happiness, creating value and most importantly making a difference. For us, success is defined by having an astute understanding of trends and patterns affecting our industry, sustain-ability being one of the prime drivers. Coca-Cola Beverages Pakistan Ltd. is committed to bring economic and social growth to better our nation and we recognize that our success is inextricably linked to the development and contributions we make to Pakistan.
Values	We believe that sustainability has to do with people; we are the only game changers on this planet, as such we must use our resouces wisely. As socially responsible organization of the world, we must be cognizant that the planet is not something to be abused but a gift which we hand onto the future generation. At Coca-Cola we believe the optimal balance is to keep our people, our planet and our prosperity aligned. Climate changes will continue but it should not be due to our actions. LIVE POSITIVELY™ is our commitment to making a positive difference in the world. Through re-designing the way we work and live, we consider sustainability as part of everything we do. 7 core areas: • Beverage Benefits • Active Healthy Lifestyle • Energy Management and Climate Protection • Community • Sustainable Packaging • Water Stewardship • Workplace
Abstract	-

Initiatives, Practice, Features, Partners, Benefits, and Impacts	Women Empowerment:
	• Initiative taken by Coca-Cola and partners focusing on developing capacity building program to broaden and deepen engagement with women of Pakistan
	• Main areas of focus: entrepreneurship and cultivating business skills, education, science, and technology
	• Partnering with KASHF Foundation, a leading microfinance institution
	    o Project entitled "Women Economic Empowerment", aiming to provide more than 350 women the opportunity to become entrepreneurs
	    o These women receiving personalized business development training, provided soft loans
	• Empowering Families through Sustainable Agriculture, partnering with International Relief Development (IRD) to economically empowers families affected severely by floods of 2010 through sustainable agriculture
	
	Supplier Relationships:

- Since 2002 implementation of the "Supplier Guiding Principles" (SGPs), aimed as being a framework of guidelines for our suppliers
- SGPs used to indicate values of Coca Cola and stress importance of sustaining responsible workplace practices
- They include these topics: respect for union rights, prohibit forced labour and abuse of labour, eliminating discrimination, prohibit child labour, fair practices for working hours, providing safe and healthy workplace, protection of the environment

Active Healthy Living:

- Sprite Cricket Next: initiative launched in 2011 centred on ethos of active healthy living, focusing on fostering the sporting talent of young Pakistanis
    - Spanned over 6 months, over 450,000 places participated
    - Covered around 700 streets in 7 major cities across Pakistan
- Nutrition Education and Responsible Marketing: providing transparent nutritional content labelling on PET products called Guideline Daily Amounts (GDA), showing calories, protein, fat and carbohydrate content, conducting responsible marketing towards youth

Reference

Corporate Principles

"Managing with Respect" is the way Colgate people put the Company Values into action.

It is creating an environment where people feel free to offer suggestions, contribute ideas and resources and help grow the business.

"Managing with Respect" creates an environment where people genuinely care about each other and work well together to reach their full potential.

The "Managing with Respect" principles are:

- Communicate Effectively
- Give and Seek Feedback
- Value Unique Contributions
- Promote Teamwork
- Set the Example

Values

Our three fundamental values — Caring, Global Teamwork and Continuous Improvement — are integrated to everything that we do.

These are the foundation for our business strategy and are reflected in every aspect of our work life.

Initiatives, Practice, Features, Partners, Benefits, and Impacts

"My Bright Smile" Global Art Contest

For over 15 years, the Colgate My Bright Smile™ Global Art Contest has invited children from classrooms all over the world to create artwork that shows what their bright smile means to them. Winners of the contest are featured in our yearly Colgate Bright Smiles, Bright Futures® calendar, awarded a scholarship, and the child's school receives a classroom grant.

Oral Health Month

In partnership with leading dental institutions and practitioners, the company is committed to improving oral health in Pakistan. To pursue this ambition, "Oral Health Month" is a regular event on our calendar. Through it we provide:

- Free dental check-ups
- Professional advice
- Oral health education to people from all walks of life

Bright Smiles, Bright Futures

Bright Smiles, Bright Futures is our global oral health education program that is reaching both urban and rural Pakistan under Colgate's banner. Our trained educators conduct awareness sessions in the schools across Pakistan on the importance of oral health and hygiene. Since its inception, over 8 million children have benefitted from oral health education imparted by this program.

Colgate Pakistan has been conducting a school initiative program wherein the Company partnered with Pakistan Dental Association (PDA), to spread oral health awareness among school going children in primary schools in urban and rural Pakisatan.

Donations

The company has made donations amounting to PKR 18.8 million (2016) for health, education, and social welfare projects.

Reference http://colgate.com.pk/app/colgate/pk/communityprograms
Colgate Pakistan Annual Report 2016
Colgate Pakistan Annual Report 2015

	to creating sustainable impact at every level of business. Our engagement with stakeholders, communities, employees and the nation at large is an embodiment of this philosophy and continues to foster a culture of Enabling Excellence – for all those lives we continue to touch through our efforts.
Values	Engro seeks to ensure a seamless integration between investments in our business, our stakeholders and the planet. We are geared to take advantage of our inherent strengths and comparative advantage to fuel creation of sustainable corporate, social and environmental value for all our stakeholders. Through its network of facilities across Pakistan, Engro aims to make a difference in communities where average household income borders on or is below the poverty benchmark. Engro Foundation works across rural and suburban Pakistan in partnership with development organizations to create a trickledown effect of resource development, enabling indigenous communities to sustain economies, employ their human resources, and learn the critical skills they need to be part of the mainstream economy.
Initiatives, Practice, Features, Partners, Benefits, and Impacts	**The Ittehad Model Village:** Ittehad Model Village was conceptualized, planned and developed by Engr Foundation as an eco-friendly model village with the aim to rehabilitate flood affected community of Muzaffargarh. • Planned and implemented with help of Gov't of Punjab, Provincial Disaster Management Authority (PDMA), Pakistan Poverty Alleviation Fund (PPAF), Ansar Management Company (AMC), Technology Upgradation and Skill Development Company (TUSDEC), Farmer Development Organization (FDO) and Roshni • 170+ solar panels installed, upto 10% increase in time available for economic activity, 166 purpose-built homes, upto 50% increase in income generation for household incomes • Over 95% occupancy rate of IMV residents as compared to neighbouring model villages **Green Office Initiative:** • Use of washable and reusable material - Eliminating paper cups, plates and plastic cutlery • Less paper usage • Use of recycled materials (Like envelopes, tea coasters and carry bags) • Recycling waste through RLCC initiative • Use of glass bottles instead of PET • Elimination of secondary packaging at the purchasing stage • 52% reduction in waste, 31% reduction in carbon emissions, 27% reduction in electricity usage **Engro Foundation:** Our vision to inspire change that can result in socioeconomic development, and help those in need, led to the development of Engro Foundation (EF). Education programs: • Engro Foundation has adopted number of government schools. School Adoption program is running in different geographies where Engro businesses operate. This includes areas in Karachi, Sukkur, Ghotki, and Sahiwal districts. Engro currently

sponsors 19 schools with a combined enrollment of over 2,300 students.
- Engro Foundation runs 11 primary schools in Katcha (riverine) belt of Ghotki district. It currently enrolls more than 900 students providing these students their only access to high quality education.
- The Engro Reading Program (ERP) was initiated in December 2015 through a PKR 22 million grant from USAID for the purpose of building the capacities of 1,300+ primary school children in our Daharki and Qadirpur adopted schools in the 3 languages of Urdu, Sindhi, and English.

Livelihood
- Women Empowerment through Livestock Development (WELD): the flagship project of Engro Foods started in collaboration with USAID, was targeted towards the dairy value chain by enhancing livestock management, milk collection and entrepreneurship skills of female of the rural area of seven districts in upper Sindh and Punjab. The project produced trained Female Livestock Extension Workers (FLEWs) and Female Village Milk Collectors (FVMCs) who are actively providing advisory services to the female livestock owners
- Continuing with the philosophy of inclusive business, in 2011 Engro took the lead in the development of state of the art Technical Training College (TTC) in Daharki, the place where Engro Fertilizer's manufacturing plant is located.
- SPIRIT: The project is supported by the TVET Reform Support Programme, which is co-funded by the European Union, the Embassy of the Kingdom of the Netherlands, the Royal Norwegian Embassy and the Federal Republic of Germany and being implemented by the Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH.

Health
- 2014 Investment in the Health sector was Rs. 13 Million
- 35000 plus patients were treated in 2014
- The Snake Bite Treatment Clinic, Daharki: Established by Engro in 1977 and provides free treatment. The centre provided services to over 10,000 patients in 2015.
- The Blessing Foundation Clinic, Sukkur: Our partnership with Blessing Foundation Clinic serves communities living below the poverty line close to Engro Foods Sukkur plant

Infrastructure
- Engro has undertaken several investments in improving the quality of the physical infrastructure in our stakeholders' communities. A particular area of focus has been clean water and sanitation services, which far too many Pakistanis lack
- In line with our strategy of ensuring that we invest in the needs of our own neighbors first, the foundation is also involved in building paved roads and other infrastructure in several villages close to our manufacturing facilities in Daharki, Sukkur and Qadirpur. Eleven of these projects were undertaken, in collaboration with our partners, the Pakistan Poverty Alleviation Fund and the Sindh Rural Support Organization.

Disaster management and relief
- Engro Foundation sprang into action following the catastrophic flooding of Indus River tributaries in summer of 2010. Engro Foundation efforts were focused in Ghotki, Sukkur, Muzaffargarh and Layyah Districts. Engro worked closely with strong partners in the field, distributing 2.5 million meals, 419,000 liters of milk, 16,000 liters of water, and medical treatment to nearly 5,000 people and 100,000 animals.

- The monsoon rains of last year let loose the worst floods Pakistan has ever seen. To support the displaced residents Engro worked round the clock in hard hit areas of Ghotki & Sukkur in Sindh and Muzaffargarh & Layyah in Punjab
    - Engro Corp worked with Pakistan Poverty Alleviation Fund (PPAF), Sindh Rural Support Organisation (SRSO), HANDS, Farmer Development Organization (FDO) and local NGOs to achieve these goals.
- Given the importance of livestock, Engro Foundation collaborated with the United States Agency for International Development (USAID) and started a program called the "Khushaal Livestock Project" which helped to restore the productivity of farm animals to pre-flood levels.

Reference	http://www.engrofoundation.com Engro Corporation CSR Report (2012) - Latest Engro Foundation partners

MICROSOFT PAKISTAN

Corporate Principles	At Microsoft, our mission is to empower every person and every organization on the planet to achieve more. To realize that mission requires more than providing products and services that let our

	customers do great things. It requires us to be thoughtful about the impact of our own business practices, policies, and investments in communities. And it's not a mission we can achieve alone. It requires partnerships to apply our technologies to address some of the world's toughest challenges. In short, we see corporate responsibility as both a responsibility and an opportunity to work together to advance technology and societal needs at the same time.
Values	Building trust with customers and partners is central to our business success. Yet earning that trust starts with a foundation of principles to guide our own operations and how we impact the rights of people around the globe. Principles: • Human rights • Privacy and data security • Corporate governance and ethics • Public policy engagement • Responsible sourcing People: • Empowering our employees • Accessibility • Empowering communities Planet: • Climate and energy • Water and waste
Initiatives, Practice, Features, Partners, Benefits, and Impacts	Affordable Access Initiative • We want to assist in bringing your technology to markets where it will do the most good. In addition to our grant fund Microsoft's Affordable Access Initiative partners with innovators who are developing solutions that enable internet connectivity and drive services and business models through affordable access in underserved communities • Winners spanning 11 countries and 5 continents Microsoft Philanthropies • Microsoft Philanthropies is investing our greatest assets—our technology, people, grants, and voice—to advance a more equitable world where the benefits of technology are accessible to everyone. Through Microsoft Philanthropies, we seek to ensure that no one is excluded from the empowerment and opportunity that the technology revolution brings. Rozgar.work • Microsoft, along with its implementing partner, World Vision-Pakistan, has launched Rozgar.Work – an Employability and Entrepreneurship Platform. The Rozgar.work platform provides job-seekers with end-to-end career guidance, up skilling, job-matching and mentorship – all centered on a free online hub that brings the best resources together in a bold attempt to address unemployment and underemployment. Internet Safety & Security Campaign • Under the umbrella of this campaign, Microsft Pakistan will be targeting teachers, students, entrepreneurs and general users to teach them about safe internet usage. To support this campaign, Microsft Pakistan has initiated a Software Donation Program under which the company has been donating advanced software to multiple institutions to support capacity building.

Reference	Corporate Social Responsibility - Microsoft https://www.techjuice.pk/microsoft-pakistan-to-launch-employment-portal-rozgar-in-the-country/

NESTLÉ PAKISTAN

Corporate Principles	For over two decades, we at Nestlé Pakistan, have strived to bring high quality products that have won the hearts of all Pakistanis. Our bedrock values of respect, trust, integrity and teamwork have helped us become the premier Nutrition, Health and Wellness Company. Creating Shared Wealth: • PKR 114 billion gross turnover in 2015 • PKR 13 billion taxes to government • PKR 22 billion paid to farmers through milk purchases

	• PKR 8 billion salaries to employees Creating Shared Value: At Nestlé, social responsibility does not end with a few philanthropic activities. Instead, CSV is embedded in our business model; where direct engagement and support to communities is extended across the value chain. This adds value to the business and supports socioeconomic development for the communities.
Values	We express our enduring belief of driving positive change and ensuring a better quality of life for the communities that we operate in. Guided by our renewed agenda for growth, we aim to seize greater opportunities that lie ahead, based on our idea of extending healthier food and beverage choices to all.
Abstract	-
Initiatives, Practice, Features, Partners, Benefits, and Impacts	Nutrition: • Nestlé Healthy Women Programme: teaching young women about how what they eat today will impact the coming generation o Taken to 6 universities in Karachi, Lahore, Islamabad, Peshawar • Nestlé Healthy Kids: global nutrition programme for children between 6 and 16 years of age, increased to 85,000 children • Nutrition Support Programme: annually provides nutritious products to approximately 20,000 children and underprivileged people suffering from micronutrient deficiencies Water: • Partnered with WWF for implementing the Alliance for Water Stewardship (AWS) standard at Nestlé Sheikhupura factory. It promotes better management of site specific water use. • 8 clean drinking water facilities in Bhatti Dhilwan, Sheikhupura, Khanewal, Kabirwala, Allahabad, Muzzafargarh, and Kot Addu providing clean drinking water to roughly 61,000 people every day • Project WET: Water Education for Teachers, over 5000 children and 100 teachers educated on how to use water responsibly • WASH Pledge: leading supporter of initiative by the World Business Council for Sustainable Development, aimed at providing access to safe water, sanitation and hygiene at the workplace at an appropriate standard for all employees Rural Development: • Launched Entrepreneurship Development Programme at IBA Karachi, with focus on agriculture: weekend certificate programme spread over 4 months, trains people to enable them to make use of modern agricultural and business management practices • Chaunsa Project: implementing Best Farm Practices in the Chaunsa mango sector • Driver Training Facility at the National Highways and Motorway Police (NH&MP) training institute in Karachi

- Rural School Training Programme: educating and sensitising rural youth on better farming practices, road safety, water conservation, approximately 2900 trained through this initiative
- Farmer Help Camps: supporting development of dairy farmers in Pakistan, over 3000 help camps conducted, over 80000 farmers trained
- Partnership with Dairy and Rural Development Foundation
- Women Agri-preneurship in dairy sector: over 2000 women trained on adopting Best Farm Practices, including free access to water, appropriate feeding, awareness of best breeds, inclusion of over 300 female milk suppliers made part of Nestlé's value chain

People:

- Kero Aitemaad Programme: designed to attract career aspiring women, several seminars conducted, more than 850 girls reached out to across 76 colleges and universities nationwide
- Mashal-e-Rah: Nestlé Pakistan's Employee Volunteer Programme, provides employees chance to engage and assist underprivileged communities

Reference ‛ Nestlé in Society' – CSV Report 2015
http://www.nestle.pk/asset-library/documents/creating_shared_value/nestle_csv_2015.pdf

P&G PAKISTAN

Corporate Principles: P&G serves nearly 5 billion consumers around the world today. We have one of the largest and strongest portfolios of trusted, quality, leadership brands. At P&G, the people who develop and build these brands are the foundation of our success.

Values: At P&G, we believe in giving back to the communities we live in. Corporate Social Responsibility is close to P&G's heart. We have developed and run several initiatives and programs in Pakistan in line with our global commitment to ‛ create the experience of home ' and ‛improve health and hygiene' for people in need.

Our values:

- Integrity
- Ownership
- Leadership

- Passion for winning
- Trust

Initiatives, Practice, Features, Partners, Benefits, and Impacts

Keeping the HOPE Alive:

Keeping the HOPE Alive is an initiative under which P&G has partnered with Health Oriented Preventive Education (HOPE), to provide free-of-cost quality education to children from impoverished backgrounds in their very own neighbourhoods.

- There are 60 informal P&G-HOPE schools in Karachi and Thatta through which over 2400 children have received quality education in the homes of trained teachers to date
- P&G has continuously supported the training of HOPE teachers. Custom-designed training sessions have been organized with the help of reputed institutes such as The Citizens Foundation and Teachers Resource Center
- The Keeping the HOPE Alive program has come full cycle. 4 bright and talented students who completed their Matriculation from the P&G-HOPE Home School now run their own P&G-HOPE Home Schools.

A Chance to READ with P&G:

In the aftermath of the October 2005 earthquake, P&G and READ Foundation partnered under the Safe Schooling for Building Futures initiative. The aim of this partnership was to build seismic-compliant schools in the earthquake-affected areas of Azad Jammu and Kashmir, to provide quality education to the afflicted children in a safe and supporting environment and build an educational, social and emotional base for the children.

- The first P&G-READ Foundation School was established in Gojra, Muzaffarabad. The school had an initial capacity of 100 students at the time. Today, it has grown into one of the largest and leading educational institutions in Azad Jammu and Kashmir, providing quality education at primary, secondary and higher secondary levels to over 1300 children.
- To date, more than 4600 children have received quality education through the P&G READ-Foundation Schools.
- Schools have been established in Lamnian, a village in Muzaffarabad and Bhara Kahu, a suburb in Islamabad.
- The schools provide free-of-cost education to orphans and scholarships to children in need. Regular teacher trainings are conducted to continually elevate the quality of teaching. P&G employees are provided the opportunity to actively contribute towards the development of P&G-READ Foundation School children through various activities and personal interaction with the children.

Children's Safe Drinking Water Programme:

The P&G Children's Safe Drinking Water (CSDW) program is a not-for-profit social and emergency relief initiative. It provides clean drinking water to communities in need with the aim to reduce sickness and death resulting from drinking contaminated water.

- The program reaches people in need with P&G Purifier of Water packets, a low-cost powdered technology, designed to purify even heavily contaminated drinking water so that it meets WHO standards for safe drinking water. Developed by P&G and the U.S. Centers for Disease Control and Prevention (CDC), one 4 gram P&G Purifier of Water packet is enough to turn 10 liters of dirty, potentially deadly water into clean, drinkable water.
- Since 2005, the CSDW program has made available nearly 800 million liters of safe drinking water to Pakistani communities in need. This is enough to provide nearly 5 million people with drinking water for 3 months.

- The P&G CSDW program is working with organizations around the world to reach its new long-term goal to save one life every hour by delivering more than 2 billion liters of clean drinking water every year by 2020

P&G Home at SOS Children's Village

- P&G took another step towards realizing its Purpose of touching and improving Pakistani lives in 2011, by launching the P&G Home at SOS Children's Village in Islamabad. Ten orphan children who were affected by the devastating earthquake of 2005 now have a permanent home.
- SOS Children's Villages provide orphans and abandoned children a home, good nurturing and an equal chance in life. These children will live under SOS care until they are able to lead an independent life. This project is P&G Pakistan's first long-term community relations initiative in orphan-care.

Employee Volunteerism

- The Educate a Child program was introduced to further engage employees in the company's long–term community projects. Through this program employees were provided the opportunity to support the education of underprivileged children via the company's NGO partners HOPE and READ Foundation.

Disaster Relief

- P&G has proactively stepped forward to help address some of the critical needs of the disaster-struck families by focusing its relief efforts in ways best suited to its core strengths
- P&G hygiene products such as Safeguard, Pampers, Always, Head and Shoulders, Ariel and Oral care products along with vital items such as food were also donated to help meet the need of the displaced people.
- In 2014 P&G partnered with METRO Cash and Carry and HOPE to make available 24 million liters of clean drinking water for the drought-stricken families in Tharpakar as well as the flood-affected families in Punjab. This is enough to provide 400,000 people enough water for a month.

Brand Community Programs

P&G Pakistan has initiated and currently runs several community developments programs both on a corporate level as well as integrated within its brands. Through these programs P&G has touched and improved the lives of more than around 40 million Pakistanis to date.

- Pampers Hospital Program and Mobile Clinics: creating awareness on key babycare issues and equipping new mothers with essential babycare information and tips on nutrition, immunization and the development needs of their babies. Free basic health checkups and advice for their babies. To date, almost 9 million mothers across Pakistan have benefitted from these programs.
- Safeguard Sehat-o-Safai School Education Program: started in 2004. Since then the program has empowered over 12 million children with health and hygiene education in thousands schools across Pakistan. The program is conducted in collaboration with the Infectious Diseases Society of Pakistan (IDSP) and is approved by Pakistan Medical Association (PMA)
- Always School Education Program: Every year the Always Agahi Program reaches young girls with guidance on feminine hygiene and creates awareness about the physiological & psychological changes they go through whilst growing up – 7 million girls' lives touched

"Thank You Maa" (2012)

P&G announced that via this campaign, it will provide Pakistani mothers the opportunity to raise future Olympic athletes from Pakistan. On the purchase of every P&G product including Safeguard, Pampers, Ariel, Pantene, Head & Shoulders and

Always a contribution will be made towards the development of sporting facilities in schools across Pakistan.

Reference	https://www.pg.com/en_PK/company/index.shtml https://www.pakistantoday.com.pk/2012/05/02/pg-launches-%E2%80%98thank-you-maa%E2%80%99/ https://www.pg.com/en_PK/products/P&G_Pakistan_Social_Commitment_Report_2013.pdf

PFIZER PAKISTAN

Corporate Principles	We promote health and wellness by developing and delivering innovative therapies countrywide and strive to respond effectively to some of the unmet medical needs of patients across the country. We are one of the most diversified companies in the healthcare industry, offering patients a range of treatments in pharmaceuticals, branded generics portfolio for better access, preventive therapies like vaccinations and multivitamins, to therapies for pain management, cardiovascular and central nervous system diseases to cancer..
Values	Our values: • Customer focus • Community

- Respect for people
- Performance
- Collaboration
- Leadership
- Innovation
- Quality
- Integrity

Initiatives, Practice, Features, Partners, Benefits, and Impacts

Access to medicines

Pfizer is committed to improving patient access to medicines and health care by creating innovative partnerships and programs. The aim of such programs is to ensure that patients in need have the access to prescribed treatments. The programs play an important role delivering information to patients about treatment adherence.

Charitable contributions

Through our collection of philanthropic health programs, we invest the full range of our resources—people, skills, expertise and funding—in improving national health. These investments have been implemented in partnership with national governments, international agencies, nongovernmental organizations, multilateral organizations, and academic institutions.

- Partnership with **Marie Stopes Society** on Breast Cancer Awareness: Pfizer signed a MoU to enhance their health team's capacity and skills for breast cancer examination. Marie Stopes Society has a network of 82 clinics across Pakistan with an expansive footfall.
- Pfizer's role in reduction of child and maternal mortality – Mother Booklet: Pfizer played its role by contributing to **Jhpiego**, an international, non-profit health organization affiliated with The Johns Hopkins University, for the publication of a pictorial booklet "Sehat Say Zindagi," a mother's guide on pregnancy and childbirth.
- Pfizer's support for health rooms in Govt. Schools: Pfizer partnered with **Sindh Community Mobilization Program** (CMP) implemented by **International Relief and Development** (IRD) to provide equipment and supplies for establishing Health-Rooms in Government schools being reconstructed under **USAID** supported **Sindh Basic Education Program** (SBEP).
- Strengthening law and order: Pfizer provided monetary support through the **American Business Council to the Citizen Police Liaison Committee** for contribution towards improvement in law enforcement and the security.
- Saving lives with **Childlife Foundation**: Pfizer Pakistan entered into a unique partnership with Child Life Foundation which will help save thousands of children lives at the pediatric emergency rooms at National Institute of Child Health and Civil Hospital, Karachi. Pfizer has committed Rs. 3 million towards enhancing the skillset of doctors and nurses working in the pediatric emergency rooms.

Pfizer Foundation Programs

The Pfizer Foundation is Pfizer’s global charity organization that has made significant investments in Pakistan to train physicians, counsel patients, create disease awareness and prevention and empower NGOs under the Global Health Partnerships (GHP) Program.

- GHP focuses on creating partnerships by allocating grants to various not-for-profit organizations around the world to further the goal of smoking and cancer prevention.
- In a period from 2010-2013, Pakistan has had two Pfizer Foundation grant recipients National Alliance for Tobacco Control (NATC) and the All Pakistan Women's Association (APWA).

Public Service Campaigns

Pfizer Pakistan invests in disease awareness and prevention by creating public service campaigns. Pfizer has done numerous campaigns on media and in health centres for the benefit of local communities focusing on areas such as Pneumococcal disease, Tuberculosis and Smoking Cessation to name a few. Furthermore, we work with numerous independent advocacy forums and other stakeholders to raise voice on key health issues. A **nationwide public service campaign on pneumonia awareness and prevention is ongoing** which includes educating the general public on the hazards of pneumonia

Reference http://www.pfizer.com.pk/csr

SHELL PAKISTAN

Corporate Principles

The objectives of Shell Pakistan Limited are to engage efficiently, responsibly and profitably in oil, gas and other selected businesses and to participate in the search for and development of other sources of energy to meet evolving customer needs and the world's growing demand for energy.

We believe that oil and gas will be integral to the global energy needs for economic development for many decades to come. Our role is to ensure that we deliver them profitably and in environmentally and socially responsible ways.

We seek a high standard of performance, maintaining a strong long-term and growing position in the competitive environments in which we choose to operate. We aim to work closely with our customers, partners and policy-makers to advance more efficient and sustainable use of energy and natural resources.

Principles:

- Economic
- Competition
- Business integrity
- Political activities
- Health, safety, security and the environment
- Local communities
- Communication and engagement
- Compliance
- Living by our principles

Values	Shell Pakistan Limited employees share a set of core values – honesty, integrity and respect for people. We also firmly believe in the fundamental importance of trust, openness, teamwork and professionalism, and pride in what we do.
Initiatives, Practice, Features, Partners, Benefits, and Impacts	**ENTERPRISE GENERATION THROUGH SHELL TAMEER**

Shell LiveWIRE is a Royal Dutch Shell Social Investment Programme, which enables young people to start their own business and create employment. Launched in Pakistan in 2003 with the local name "Tameer", the programme has reached out to 0.8 million young people (18- 35 years) and engaged 12,000 young entrepreneurs through enterprise trainings resulting in over 1,000 start-ups and business expansions.

BUILD THE FUTURE CAMPAIGN

In 2014, Shell Tameer ran a 'Build the Future' campaign to generate funds to provide seed capital for students from SOS Technical Training Institute and **The Hunar Foundation (THF**) to start up their own businesses. In continuation of this programme, 101 students from SOS technical Training Institute and The Hunar Foundation (THF) were trained through 12 Build the Future workshops this year. 85 Business plans were developed for a diverse group of skilled entrepreneurs. 58 entrepreneurs successfully qualified to receive overall grants worth PKR 1.75 million.

VALUE CHAIN INTEGRATION

Shell Tameer trained and helped establish motorcycle and auto mechanic entrepreneurs aligned with Shell's value chain. By providing training on entrepreneurship skills, safety and technical lubricants oil change modules and seed capital in terms of inventory and tools, 13 motorcycle and auto mechanics were facilitated to set up their own oil change facilities in Karachi.

AWAAZ PROGRAMME

- Shell Pakistan, re-introduced the Awaaz programme in partnership with the **Network of Organisations Working with People with Disabilities, Pakistan (NOWPDP).** The vision of the reinvigorated programme is to provide sustained equal employment opportunities to persons with disabilities at Shell forecourts.
- This year 16 persons with disabilities were hired as service champions at 11 retail sites. To help these recruits fit into their new environment, sensitisation trainings were arranged for their new team members at these 11 sites. These people play a critical role in creating that inclusive space for these new recruits.

SHELL ECO-MARATHON

- Shell Eco-marathon is a student innovation competition that challenges students from universities across the world to design, build and race the most energy efficient cars. Held in Asia, America and Europe, every year, students come together in a unique four-day event to showcase, test and drive their cars on real city streets.
- Shell Eco-marathon Asia, held between Mar 3- 7, 2016 in Manila welcomed students from 17 countries across Asia Pacific, Middle East and Australia. Four teams from the leading engineering universities of Pakistan participated and were part of a captivating educational experience.
- Results were measured on who can drive the furthest on the equivalent of 1 kWh or1 litre of fuel. Ghulam Ishaq Khan Institute of Engineering Sciences and Technology (GIKI) came in 7th in Urban Concept Gasoline category with a mileage of 57.2 KM/L.

ACCESS TO HEALTH CARE FOR RETAIL SERVICE CHAMPIONS

- Shell partnered with **Naya Jeevan Health Quest** to offer free medical insurance coverage to more than 4,000 Retail service champions as part of Retail's frontline reward and recognition programme.
- In addition to health and life insurance, the partnership is providing value added services such as 24/7 medical helpline, health insurance orientation, medical screenings and preventive medical workshops for service champions to improve awareness around health care.

EYE CAMPS FOR TRUCK DRIVERS

- Under the Social Investment theme of Road Safety, Shell Pakistan in partnership with the **Layton Rahmatulla Benevolent Trust** (LRBT) conducts eye testing activities as a part of its outreach programme.
- This year, during Ramzan, Shell offered free eye-checkups at 13 retail stations alongside major trucking routes across the country. In addition to this, Shell Pakistan also collaborated with our transport partner **Rasch (Pvt) Ltd** to conduct an eye testing camp at Pipri for its employees, drivers and community members. In 2016 a total of 965 people were treated for eye ailments without any cost to the patients

Reference	Shell Pakistan Annual Report 2016

STANDARD CHARTERED PAKISTAN

Corporate Principles	Standard Chartered Bank (Pakistan) Ltd. is the oldest and largest international bank in Pakistan. It is also the first international bank to be awarded Islamic banking licence and the first to open an Islamic banking branch. 2013 marked Standard Chartered's 150th anniversary in Pakistan. The Bank, which started as the Chartered Bank opened its first office in Karachi in March 1863.
Values	Sustainability is integrated into how we do business and focuses on three priorities: • Contributing to sustainable economic growth: We seek to ensure that our core business of banking supports sustainable growth in our markets • Being a responsible company: We uphold a strong conduct framework and invest in our people to deliver fair outcomes for our stakeholders

- Investing in communities: We collaborate with local partners to support social and economic development in our communities

Initiatives, Practice, Features, Partners, Benefits, and Impacts

Saving lives through Sukuks

- In 2014, Standard Chartered Pakistan leveraged its expertise to help organisations and governments issue Sukuks (Shariah-compliant Islamic Bonds). Most notable was the Sukuk arranged for the International Finance Facility for Immunisation Company (IFFIm).
- Acting as Sole Global Coordinator and Joint Lead Manager for this landmark transaction, we increased the deal size from USD300mn to USD500mn. Over 85 per cent of the order book comprised new, primarily Islamic, investors

Liverpool Frenzy – Making our goals count

Standard Chartered proudly sponsors Liverpool Football Club (LFC). As part of this, the Bank has been organising the Standard Chartered Trophy since 2012. Pakistan participated in this Trophy for the first time in 2014. More than 30 staff,
client and community football teams from across the country competed for a chance to represent Pakistan at the Standard Chartered Trophy 2014 in Anfield, UK.

Tharparkar drought relief

In 2014, Pakistan was impacted by a severe drought in Tharparkar. In line with our commitment to support the communities in which we operate, more than 800 staff from
Karachi, Lahore and Islamabad participated in packing food hampers to help drought affected victims in Tharparkar.

Seeing is Believing (SiB)

The economic prosperity of a community depends on a healthy and productive population. Seeing is Believing (SiB), our flagship community programme, provides funding to address avoidable blindness and promote quality eye health. Through fundraising and bank matching, we raised USD10mn in 2014. From 2003 to 2014, we raised more than USD79.4mn and reached 65.8mn people. In 2014, we awarded nine grants from the SiB Innovation Fund to promote and develop pioneering solutions to tackle blindness around the world.

- This project aims to reach beneficiaries in three districts in Pakistan in the cities of Lahore, Karachi and Rawalpindi
- In 2014, we launched our first Locally Developed Project (LDP) with our partner Layton Rehmatulla Benevolent Trust.
- We employ 24 visually impaired individuals in our telesales unit. This is a 50 per cent increase to the commitment made to our Chairman, Sir John Peace during his visit to commemorate 150 years of our presence in Pakistan
- HIV and AIDS awareness training was delivered across our local footprint to 1,000 outsourced staff members. Our collateral was translated into Urdu for this initiative. Wellness sessions were held by HIV champions to remove common misconceptions and talk about safety from common transmission modes.

Pakistan Urban Paediatric Eye Care Programme (PUPEC)

As per our commitment, along with our partner Sightsavers International, we screened 1.5 million children for refractive errors in five major cities across the country. This project was implemented within the framework of the National Eye Health Plan of Pakistan in the cities of Karachi, Lahore, Faisalabad, Multan and Rawalpindi from 2011 to 2015.

Following the success of this programme, we also announced the launch of a comprehensive eye health care programme which will invest another USD1million and reach out to over 1.7 million people. The new project will focus on improving eye health services in four districts of Khyber Pakhtunkhwa. It will be implemented in partnership with the Pakistan Government, Sightsavers International and Fred Hollows Foundation.

Living with HIV (LwHIV)

Our Living with HIV (LwHIV) programme marked 15 years of providing education on HIV and AIDS to our staff and communities in 2014. We focused on 'Positive Living' initiatives across our markets encouraging colleagues to get involved in reducing the fear and stigma associated with HIV and AIDS.

Financial Education

Financial Education for Youth (FE4Y) is our community programme aimed at building financial capability among the world's youth from low income backgrounds. A series of 13 modules targeting youth between the ages of 12 to 20 is delivered by employee volunteers which makes the programme sustainable. The curriculum covers topics that include borrowing, budgeting, expenditure, income, making financial choices, money basics, products and services, risk / safety / security, saving and investment, and starting a business.

- In Pakistan the programme was launched in 2015 and reached out to over 724 students in its first year.
- To launch Financial Education in Pakistan, the Corporate and Institutional Banking (CIB) and Wealth Management teams conducted the first financial education session at Hope school.

Celebrating Women

- Make it happen: In a Listen, Learn and Share engagement session led by Muhammad Umer, Head of Human Resources, we launched a Women Mentoring programme
- Celebrating Pakistani Women: Our Corporate Affairs team partnered with the British Deputy High Commission to engage selected staff, human resource professionals and other women participants from partner organisations to engage in a dialogue reinforcing the importance of diversity in the workforce.
- Changing perceptions on feminism and the impact of the digital age: As a member of the Global Banking Coalition (GBC) Education Pakistan Working Group, Marium Soomro, Senior Manager Sustainability and Community Engagement, participated in a discussion on the portrayal of women in the media to gather momentum for the #UpForSchool campaign and recognise the efforts of upcoming leaders, especially women, in this digital age.

Reducing our Carbon Footprint

- Standard Chartered is a proud supporter of the UN Global goals. As a proud partner, we have shown our commitment to make a green impact to the environment and societies in which we operate.

- In 2015, as part of a dedicated effort to reduce our carbon footprint, we installed solar panels across 5 branches in the country as a test case. The initiative yielded amazing results and we are expanding this model across our footprint.
- In addition, to bridge the severe energy crisis in the early half of the year, especially in northern Pakistan, as well as to reduce our reliance on diesel fuel, we installed 50 high-end UPS devices to power our offices and revamped our existing generator inventory to generate better productivities. All this helped us reduce our year-on-year diesel consumption by 21 per cent leading to a cost save of over USD100,000.

Collaborating with Unilever Pakistan

Standard Chartered Pakistan and Unilever Pakistan partnered to host a sustainability roundtable focused on the Global Goals on Friday, 2 October 2015 in Karachi. This collaboration endorsed Project Everyone, a global initiative aimed at raising awareness of the Goals by reaching seven billion people in seven days.

Standard Chartered Bank-Project Everyone Collaboration

- As a Founding Partner of Project Everyone, the partnership presented a unique opportunity to demonstrate our commitment to the Goals as we continue to deliver on our brand promise to be Here for good. It also helped generate publicity and enhance our brand by reinforcing our Sustainability agenda; demonstrating our digital capabilities; and providing a global stage to showcase the Bank with other leading global brands and organisations
- We leveraged our global network of employees, clients and sponsorship and business partners to help communicate the Global Goals in the markets we operate in

Reference

Standard Chartered - Pakistan Sustainability Summary 2015 (Latest)
SC Pakistan Sustainability Summary 2014
SC Global Sustainability Summary 2016

UNILEVER PAKISTAN

Corporate Principles

Unilever's simple purpose is to make sustainable living commonplace. Our vision is to grow the business while increasing positive social impacts and reducing our environmental impacts.

The Unilever Sustainable Living Plan is our blueprint for achieving our vision to grow our business, whilst decoupling our environmental footprint from our growth and increasing our positive social impact.

The Plan sets stretching targets, including how we source raw materials and how consumers use our brands. The scale of our ambition means that we are finding new ways to partner with others in business, government and society.

Faced with the challenge of climate change and the need for human development, we want to move towards a world where everyone can live well and within the natural limits of the planet. That's why our purpose is 'to make sustainable living commonplace'.

Values

Core values:

- Impeccable integrity

- Wowing our consumers and customers
- Living an enterprise culture
- Demonstrating a passion or winning
- Bringing out the best in all of us
- Making a better world

Initiatives, Practice, Features, Partners, Benefits, and Impacts	We aim to achieve our social and environmental ambitions through the Unilever Sustainable Living Plan, which helps to identify areas of opportunity for brand-led growth, cost savings and future profit. Launched in 2010, the Unilever Sustainable Living Plan is our blueprint for sustainable growth. It is our strategic response to the challenges we face in doing business in an uncertain and volatile world. The Plan is helping to drive profitable growth for our brands, save costs and fuel innovation.

Our Sustainable Living Plan sets out three big goals:

- Improving Health and Well-being: By 2020 we will help more than a billion people take action to improve their health and well-being.
    - Health and hygiene
    - Improving nutrition
- Reducing Environmental Impact: By 2030 our goal is to halve the environmental footprint of the making and use of our products as we grow our business.*
    - Greenhouse gases
    - Water use
    - Waste & packaging
    - Sustainable sourcing
- Enhancing Livelihoods: By 2020 we will enhance the livelihoods of millions of people as we grow our business.
    - Fairness in the workplace
    - Opportunities for women
    - Inclusive business

Young Entrepreneurs Award

- In 2013 we launched the annual Unilever Sustainable Living Young Entrepreneurs Awards in partnership with the University of Cambridge Institute for Sustainability Leadership (CISL) and in collaboration with Ashoka. It's a programme which celebrates and supports people under the age of 35 who are working on a unique product, service or application that will help create a brighter future for those in need.
- The Awards provide seven winning entrepreneurs with a total of more than €200,000 in financial support and individually tailored mentoring from Unilever, the CISL and sustainability leaders. The overall winner will also receive the prestigious HRH The Prince of Wales Young Sustainability Entrepreneur Prize.
- Dr Sara Saeed, 29, co-founder of doctHERs, won the award this year

Project Guddi Baji

- We partnered with the non-profit organisation Idara-e-Taleem-o-Aagahi and TEVTA, a public vocational training institute, to develop Project Guddi Baji, or Good Sister, which trains women to become home based entrepreneurs selling Unilever hygiene and personal care brands and providing beauty services. Between 2012 and 2016, we trained more than 4,000 female entrepreneurs, enabling us to reach more than 37,000 people in 135 towns and 2,400 villages

Mainstreaming Sustainable Agriculture

- We are working with partners to make sustainable agricultural production mainstream, to help to end hunger, achieve food security and improve nutrition. This is central to achieving SDG 2 Zero Hunger. We are amongst the largest purchasers of crops such as tea, palm oil and vegetables and have a significant role to play.

Handwashing behaviour change programs (2012)
- Lifebuoy Celebrity Ambassadors in Vietnam and Pakistan
    - In Pakistan, where cricket is a national passion, the choice of celebrity cricketer Wasim Akram as Lifebuoy ambassador ensured that the Lifebuoy campaign captured the attention of the whole nation. A cricket-themed on-pack consumer promotion was developed to work in conjunction with the mass media campaign (TV, print and radio) and the first phase of the Schools Programme, all strongly featuring Wasim. The promotion was featured on limited-edition packs together with information about the five handwashing occasions.

Spend Less Protect More (2014)
- In 2014, we collaborated with our largest customer in Pakistan, Hyperstar, for our 'Spend Less Protect More' initiative, which aimed to reduce our impact on environment through the simple act of purchasing. The premise was simple - for every PKR 500 worth of purchases made by consumers at Hyperstar, the World Wide Fund for Nature planted a tree.
- The campaign resulted in the planting of 6,000 trees which will reduce 8.2 tonnes of CO_2. More importantly, we positively engaged 11,000 shoppers on this important subject.

Reference

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FAUJI FERTILIZER SDGs PLAN

SDG	Target	FFC Intervention
SDG 1	End poverty in all its forms everywhere	The programs including Computer Institute, Industrial Training Centre, Vocational Training Centre etc
SDG 2	End hunger, achieve food security and improved nutrition and promote sustainable agriculture	FFC Agri Service which is for capacity building of farmers for high yield and less input resources is a prime action towards food security Nationally and Internationally
SDG 3	Ensure healthy lives and promote well-being for all at all ages	Our fully functional two medical centers including SWH and HBT are extending healthy lives and treatment to the underprivileged, approximately 80,000 people annually. Additionally, medical support program, aid to health facilities and medical camps are all geared for this reason.

SDG 4	Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all	The education program including self-run schools, adopted/ assisted schools, scholarship programs and assistance to academia is working for male and female students by giving opportunities to over 15,000 students
SDG 5	Achieve gender equality and empower all women and girls	The hiring mechanism with non-discrimination, vocational training center as well as academic support to girl students is an effort in this direction.
SDG 6	Ensure availability and sustainable management of water and sanitation for all	For Water and Sanitation, community programs at Jhimpir, Goth Machhi and other regions is to ensure access to clean drinking water for underprivileged localities in addition to sanitation arrangements
SDG 7	Ensure access to affordable, reliable, sustainable and modern energy for all	Pioneering the concept of Commercial Wind Energy in Pakistan, the installation of 1st Wind Energy Farm by FFC is a new dawn in Pakistan's energy sector. Also, solarization of 3 villages, community school and colleges is also evident of our stress toward green energy.
SDG 8	Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all	As one of the best employer, FFC guarantees equal opportunity to all irrespective of gender and with specific emphasis on women coming forward
SDG 9	Build resilient infrastructure, promote inclusive and sustainable industrialization and foster innovation	We believe in adopting and implementing best technology to make its operations and environmental foot prints as minimal. The indicators on emission, greenhouse gases and efficient use of resources by FFC are accepted and recognized globally through our Sustainability Report published annually, as per global standards of reporting.
SDG 10	Reduce inequality within and among countries	As the best corporate functioning organization in Pakistan, FFC is setting standards for other companies to follow as a path to success, ensuring that the progress comes to the struggling economy and infrastructure of Pakistan. Similarly, our consortium in Tanzania and Morocco is also in this spirit.
SDG 11	Make cities and human settlements inclusive, safe, resilient and sustainable	Community welfare programs for the upgradation of underprivileged and remote communities.
SDG 12	Ensure sustainable consumption and production patterns	The indicators pertaining to use of mineral resources as input for our production of urea (Sust Report) is evident of this strategy. Similarly, our wind energy farm has 0 carbon foot prints with the distinction of being Pakistan's 1st fully operational farm.
SDG 13	Take urgent action to combat climate change and its impacts*	Apart from exemplary trends for internal production and efficient use of energy resources, we have promoted the cause of environment including plantation, optimum use of chemicals, pesticides, water, fertilizer, solar energy as well as

		conservation program such as protection to endangered blind dolphins at Indus River
SDG 14	Conserve and sustainably use the oceans, seas and marine resources for sustainable development	Conservation program in collaboration with WWF are geared in this direction.
SDG 15	Protect, restore and promote sustainable use of terrestrial ecosystems, sustainably manage forests, combat desertification, and halt and reverse land degradation and halt biodiversity loss	Introduction of biodegradable gunny bags. The Agri Services, reaching up to 1.8 million farmers through capacity building etc. ensures that negative footprints on soil, water, plantations and environment are curtailed.
SDG 16	Promote peaceful and inclusive societies for sustainable development, provide access to justice for all and build effective, accountable and inclusive institutions at all levels	WE continually support NGO's through funding which address a wide range of social issues and also building the institutional capacity of NGO's
SDG 17	Strengthen the means of implementation and revitalize the global partnership for sustainable development	Promotion of global causes including UNGC principles, MDG and SDG locally and internationally is an effort in this direction. Also, being regular donor to Foundation for Global Compact reaffirms this mission and vision.

ANNEXURE 5: LIST OF STARTUPS

Startup name	Industry	Description
Daraz.pk	E-commerce	Daraz.pk is an online store that provides branded products for men and women across clothing, footwear, apparel, jewelry and accessories.
Zameen.com	Real estate	Property portal helping buyers navigate the real estate market
Rozee.pk	Employment	Mobile app that connects companies with job applicants for employment opportunities.
Inov8 Limited	Payment solutions	Leading provider for technology and consulting solutions for all players in the mobile payments ecosystem.
Vivid Technologies	Voice technology	The startup turns IVR systems into an interactive visual and touch experience, completely transforming the user experience.

Markhor	E-commerce	Markhor sells and makes high quality shoes by directly connecting craftsmen with customers.
AutoGenie	Automotive	Pakistan's 1st Virtual Automotive Maintenance Portal.
BookMe.pk	Ticketing	Online ticket booking portal
Edjunction	Ed-tech	Edjunction enables educators to open channels of day-to-day communication & information exchange between teachers, parents, students & administration
Wifigen	Analytics	In-store wi-fi solution for retailers looking to gather more customer data
Mezaaj	Fashion	Platform for promoting indie and upcoming fashion designers
Sheops	E-commerce	Peer-to-peer online marketplace exclusively for women
Forrun	Logistics	Last-mile delivery and logistics partner for businesses
H&O Services	Employment	Placement and management company that provides a portal for hiring maids, cooks, helpers, drivers, etc.
AutoExpert	Automotive	AutoExpert provides door-to-door car care service for all kinds of automotive works, including a workshop on wheel service.
Artsy.pk	E-commerce	Empowers artists to digitally reach their fans and consumers in a marketplace environment, allows them to sell their designer products online without any inventory, delivery and IT costs
Sukoon	Professional services	Platform for for connecting individuals looking for household repair services with top-quality, pre-screened and independent workers.
PerkUp	Marketing tech	Customer loyalty and engagement platform for merchants which helps them grow revenue through increased average spend and visits per customer.
RepairDesk	SaaS	RepairDesk is cloud-based point of sale and customer relationship management software, engineered specifically for small and medium-sized cell phone repair shops
Karlo Compare	Comparison portal	An online forum that helps Pakistani's find the right general insurance or personal finance solution available in the market.
Well.pk	E-commerce	Online retail e-commerce department store focused on selling within Pakistan.
Sabzi.pk	E-commerce	E-commerce store which delivers fruits and vegetables to the daily household consumers and corporate Hotel sector
Travly	Mobility	App for commuters to plan out their intra-city bus travels right from the comfort of their home
Finka	Fintech	Pakistani fintech startup that aims to grow in the region of free payments by introducing innovative financial services through collaborative interoperable digital ecosystems.
BeautyHooked	Beauty services	BeautyHooked is a platform that can be used to search, review, and book appointments at various salons and beauty spas at the convenience of a click.

MangoBaaz	Digital entertainment	Online information and entertainment company that generates original and curated content for the digital generation of Pakistan.
Arazi.pk	Real estate	Arazi is an online property portal that specializes in real estate brokerage services.