



Concept Note for:

Livelihoods Graduation Programme for Afghan Refugees in Balochistan, Pakistan

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Project Summary

FUNDING REQUEST BY CONCERN WORLDWIDE (PAKISTAN)

- **Total Programme Value: \$ US Dollars 3,500,000**
- **Project Goal and Target Beneficiaries: 3,500 households (80% refugees/20% host population) with per beneficiary average cost of USD 1,000.** Extremely poor, vulnerable and marginalised groups such as widows, people with disabilities, older age, gender-based violence survivor, chronically ill, those who have some skills but have no or less return on skills, households with members from mix backgrounds (e.g. father Afghan and mother Pakistani or vice versa) will be prioritised as part of beneficiary selection.
- **Situation:** After 40 years of displacement, the Afghan refugees represent the second world's largest refugee group in the world and the largest protracted refugee situation¹. The Afghans in Pakistan represent 8% of the estimated population of Afghanistan. Over the years, support to these Afghan refugees has significantly reduced. There is an urgent need to support the ultra-poor Afghan refugees and the poor host community families on an upward trajectory out of poverty.
- **Methodology:** This programme through adopting a **graduation approach** and addressing extreme poverty will not only help in realising durable solutions for these ultra-poor Afghan refugees. These interventions will also have a cross border perspective. Within Pakistan, the programme will be implementing in low Multi-Dimensional Poverty Index (MPI) and Human Development Index (HDI) districts.

IMPLEMENTING PARTNERS

- **CONCERN WORLDWIDE (LEAD AGENCY REQUESTING FUNDING)**
- Water Environment and Sanitation Society (WESS)
- Society for Mobilization Advocacy and Justice (SMAAJ)

IMPLEMENTING LOCATIONS IN PAKISTAN

- Province: Balochistan
- Districts: Quetta, Loralai, Killa Saifullah and Pishin

Table 1: Development Status of the Intervention Districts

District Name	Number of Afghan refugees	Human Development status	Human Development Index (HDI)	MPI multi-dimensional poverty index (MPI)
Quetta	185,956	Medium	0.664	0.213
Pishin	55,143	Low Medium	0.482	0.453
Loralai	18,940	Low	0.381	0.32
Killa Saifullah	18,856	Low	0.422	0.386

¹ Refugee population by country of origin - <https://data.worldbank.org/indicator/sm.pop.refg.or>

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Front Cover: Title for photo

Photo credit: Concern Worldwide Pakistan

02 Afghan refugees in Pakistan received mobile repairing skill training and are placed in a mobile repair shop, Quetta city, Balochistan province, Pakistan, with Concern's support in December 2016.

ACRONYMS

ARTF	Afghan Refugee Task Force
CAR	Commissioner for Afghan Refugees
CCAR	Office of Chief Commissioner for Afghan Refugees
CHS	Common Humanitarian Standards
CHS	Common Humanitarian Standards
CRM	Complaint Response Mechanism
CRM	Complaint Response Mechanism
DRM	Disaster Risk Management
DRR	Disaster Risk Reduction
EAD	Economic Affairs Division
ESCs	Employment Service Centres
HDI	Human Development Index
ILO	International Labour Organisation
INGOs	International Non-Governmental Organisations
IOM	International Organisation of Migration
MFIs	Micro Finance Institutes
Mol	Ministry of Interior
MoRR	Ministry of Refugees and Repatriation
MPI	Multi-Dimensional Poverty Index
NAVTTTC	National Vocational and Technical Training Commission
NHN	National Humanitarian Network
OECD/DAC	Organisation for Economic Co-operation and Development's / Development Assistance Committee
PHF	Pakistan Humanitarian Forum
PPAF	Pakistan Poverty Alleviation Fund
RAHA	Refugee Affected and Hosting Areas Programme
SAFRON	Ministry of States and Frontier Regions
SEHER	Society for Empowering Human Rights
SMAAJ	Society for Mobilisation, Advocacy and Justice
SSAR	Solutions Strategy for Afghan Refugees
TTB	Technical Training Board
UNDP	United Nations Development Programme
UNHCR	United Nations High Commissioner for Refugees
VOL-REP	Voluntary Repatriation Programme
VSLA	Village Saving and Loan Association
WASH	Water, Sanitation and Hygiene
WESS	Water, Environment and Sanitation Society

Background

PROBLEM ANALYSIS

The Afghans in Pakistan represent 8% of the estimated population of Afghanistan and are expected to play a key role in the development of the country. According to UNHCR², as of 21 October, 2019, there are 1.41 million registered Afghan refugees (210,465 households) living in Pakistan with an almost equal number of Afghan being either unregistered or having other legal status. Khyber Pakhtunkhwa (58%) and Balochistan (23%) are hosting 81% of these registered Afghan refugees in Pakistan. According to UNHCR, 74% of male and female Afghan refugees living in Balochistan are under 31 years of age and have spent almost all their lives in the province. The situation of these Afghan refugees varies depending on whether or not they are living in camps or in urban settlements along with Pakistani citizens.

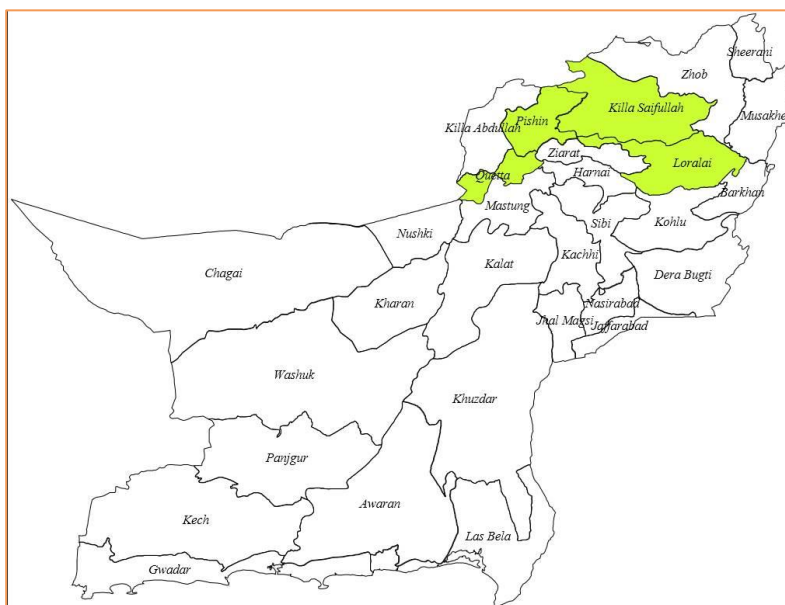
Currently, 32% of Afghan refugees are living in refugee camps whereas 68% are living in urban areas. Those who are living in camps are often poor or ultra-poor and are in general more vulnerable than those living in urban areas. In Pakistan, there are a total of 54 formally recognised refugee camps. Balochistan, which is the poorest and the most underdeveloped province of Pakistan, has 10 refugee camps. These camps suffer from numerous issues including lack of access to basic services, livelihood opportunities and shelter. These issues along with high poverty and illiteracy have made camp dwellers extremely vulnerable, particularly the female headed households, chronically ill, older age and persons with disabilities. Lack of education further limits opportunities for Afghan refugees - either in terms of participation in income generating activities or gaining employable skills. Within Balochistan, 86% of the Afghan refugees are hosted in four districts - Loralai, Killa Saifullah, Quetta and Pishin – with alarming levels of poverty. The first three districts are classified as low or very low by UNDP Human Development Index (HDI) while the latter two are classified as medium and low medium. At the same time, all four target districts that are being proposed are at the bottom side of the Multi-Dimensional Poverty Index (MPI) (Quetta (0.213); Pishin (0.453); Loralai (0.32); and Kila Saifullah (0.386)).

² <https://data2.unhcr.org/en/country/pak>

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Figure 1: Map of programme target districts

Based on the profiling survey data of Afghan refugees³, as many as 20% of all the documented Afghan refugees (i.e. those living in camps and in host communities) in Balochistan, live in extreme poverty. These Afghan refugees are engaged in low-end non-skilled employment opportunities in the local job market. Due to the lack of relevant skills and formal education, they are mostly working as unskilled daily wage



labours. They are engaged in hazardous livelihoods. Most of the refugees are employed in the informal sector as it does not require the formal requirements of a written contract and other terms as needed in the formal job markets. Afghan refugees usually get lower wages as compared to other Pakistanis who are working in the same sector. After migrating to Pakistan they couldn't keep their occupations held in Afghanistan, mainly from the agricultural sector as it required land, seeds and/or livestock to self-employ⁴. Most Afghan refugees have changed occupation and learnt their skills directly on-the-job in Pakistan. Some have had to temporarily migrate in search of jobs, thus disrupting the family fabric. Because of lack of education and awareness, Afghan refugees are having less knowledge about their rights as well as the importance of clean drinking water, sanitation and hygiene, education and health. Moreover, as Balochistan is the least developed province of the country, the poverty situation of Pakistani communities is not much different as compared to the situation of Afghan refugees who are living in their neighbourhood.

The economic and livelihood situation of Afghan refugees is negatively affected by their low wages, lack of relevant technical skills and information about job market opportunities which put the economic survival of the Afghan refugees at stake. Women Afghan refugees are disproportionately affected by low or no access to livelihood skills to provide support to their families. Afghan refugees have no other choice than having to engage their children in child labour earning even lower wages. Furthermore, some of these children work as apprentice often not earning a living or only earning a symbolic wage. Afghan youth work in hazardous working environments which lead to health, safety and protection issues. Many of the unskilled youth and children are engaged in picking saleable items from the garbage which adds additional risk to their health. Many of the Afghan refugees are engaged in small-scale businesses such as transport and trading and retailing of fruits and vegetables. Afghan refugees are also unable to expand their businesses beyond a certain level due to lack of management skills and access to financial services or assets required to manage medium size businesses. In 2019, the Government of Pakistan allowed Afghan refugees who have lived in Pakistan for 40 years to open a bank account. However, to date 99% of Afghan refugees do not have a bank account or access to formal financial saving services due to lack of identity documents and financial literacy. Overall, low incomes, lack of adequate technical and management skills and lack of access to financial services prevent Afghan refugees from finding pathways out of extreme poverty. Currently, many Afghan refugees' meagre incomes are entirely spent on food expenses and, at best, address some needs for basic services, not leaving them the possibility to save in order to invest in capital assets for small businesses.

³ <https://www.unhcrpk.org/wp-content/uploads/2018/05/Population-Profiling-Verification-and-Response-Survey-of-Afghans-in-Pakistan.pdf>

⁴ Market Systems Analysis – Pakistan – UNHCR / ILO
<file:///C:/Users/helene/Desktop/CONCERN%20PAKISTAN/Poverty%20Alleviation%20Coalition%20UNHCR/Market%20System%20Analysis%20Pakistan.pdf>

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According to UNHCR, some 4.4 million registered Afghan refugees have returned to Afghanistan between January 2002 and October 2019⁵. Based on data from the Afghanistan Ministry of Labour, Social Affairs, Martyrs and Disabled, in 2018, the rate of unemployment was 35 percent in Afghanistan. According to ILO Afghanistan, unemployment is one of the key reasons behind insecurity and if the problem is not addressed more security challenges will lie ahead. Based on ILO data, as of December 2018, the overall unemployment rate in Afghanistan is the highest in the world. However, there is a high demand for skilled workers which cannot be met by the current labour market. Many Afghan refugees who return to Afghanistan do not have the necessary skills and tools to engage in sustainable livelihoods. Their return adds pressure on the Afghan job market whereas there is a high need for skilled workforce to support the reconstruction of the country. One major risk related to Afghan refugees return is unemployment as it could quickly deplete the little assets families may have accumulated in Pakistan. Hence, ensuring sustainable access to employment through a secure livelihood activity addressing market demand is paramount to increase the return and successful reintegration of Afghan refugees into their home country. The main reasons behind returnees' unemployment are their lack of skills, social networks and limited job opportunities. To address these issues, returnees place the highest priority on acquiring adequate technical and/or business skills through vocational training based on labour market demand to support livelihood security upon return and reduce the risk of re-migration. Currently UNHCR has identified 15 high priority areas for return namely: 1) Tarakhail Daag (Kabul city); 2) Ghaziabad (Kabul); 3) Aka Khail (Kabul); 4) Charikar city; 5) Majboorabad; 6) Charbagh; 7) Daman; 8) Loya Wala (Kandahar); 9) Mirwais Mina(Kandahar); 10) Noor Abad; 11) Sakhi Camp and Qalin Bafan 12) Sher Khan Bandar (Kunduz); 13) Kahdistan (Herat); 14) Jebrail (Herat); and 15) Shashpool and Qashqa (Bamyan)⁷.

This support has to take place within the regional Solutions Strategy for Afghan Refugees (SSAR) framework as SSAR is the fundamental document for durable solutions for Afghan refugees. SSAR was developed jointly by the Islamic Republics of Afghanistan, Iran and Pakistan with the support of the United Nations High Commissioner for Refugees (UNHCR), and endorsed by the International Community. Based on this framework and within the ambit of evidence-based methods and models to address extreme poverty, this proposed programme will help to bring people to create pathways out of extreme poverty and support all three durable solutions namely voluntary repatriation, sustainable re-integration and re-settlements. In recent years, the Government of Pakistan has re-affirmed its support to SSAR at different high-level international fora including at Wilton Park Forum on Protracted Forced Displacement, the World Humanitarian Summit, United Nations General Assembly High-Level Meeting on Refugees and Migrants, as well as the Leaders' Summit on Refugees. To contribute to SSAR, there is a need to develop Afghan refugees' skills that correspond to the labour market demand in Afghanistan. It also entails supporting refugees to start-up small businesses through business skills development and access to available financial services.

There are "new sectors" flourishing in the urban and semi urban centres of Kabul, Kandahar, Herat, Jalalabad and other areas. These economic sectors which include telecommunications (mobile phones, internet services), media, communication/advertising/consulting, and trading offer major employment opportunities for managers, professionals and technicians. Common characteristics of these new sectors are: a high level of standards and high salaries compared to the Afghan average salary. Consequently, this programme while working closely with Concern Afghanistan proposes to increase the "pull" factors which influence Afghan refugees' decisions to return to Afghanistan. By providing job market-oriented trainings and connecting beneficiaries to business, internship and employment opportunities in Afghanistan, this programme is well coordinated with UNHCR and aims to support durable solutions for Afghan refugees including voluntary repatriation with a sustainable livelihood.

⁵ UNHCR Afghan refugee's dashboard in Pakistan October 2019

⁶ The top five destination provinces for returnees from Pakistan are Kandahar, Nangarhar, Kunduz, Kunar and Kabul.

⁷ 15 Priority Areas of Return and Reintegration (UNHCR) <https://data2.unhcr.org/en/documents/download/71048>

Project Operating Model

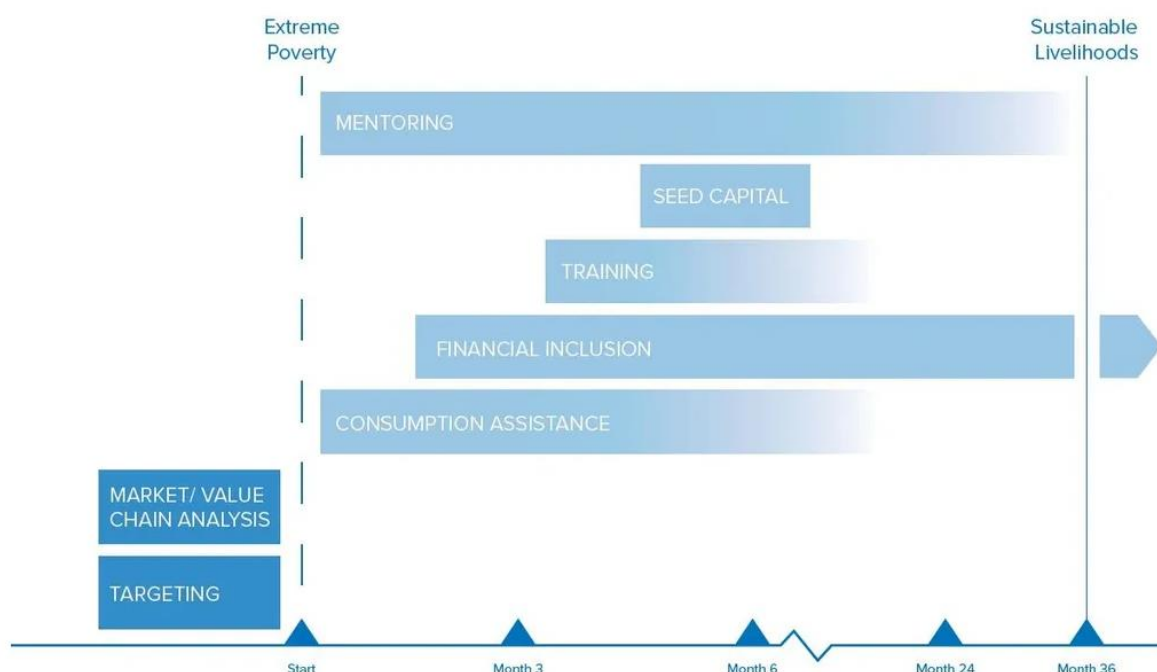
PROJECT GOAL

‘To enhance the productive capacity of 3,500 extremely poor Afghan refugees and host community households living in Balochistan, Pakistan and bring about sustainable changes in well-being’

APPROACH

Concern understands extreme poverty as a lack of stable income, basic assets, or low return on these assets with two main drivers a) risk and vulnerability and b) inequality. This programme will assist extremely poor Afghan refugees and host communities to increase asset ownership and rates of return on basic assets, reduce their exposure to risks and vulnerabilities and address inequality, particularly gender inequality. It will do this through adopting a **Graduation Approach**; a comprehensive and sequenced package of support designed to create pathways out of extreme poverty. The core components of the package include income support; technical, vocational and business skills training; regular coaching and mentoring throughout the training period; facilitating access to basic services including financial services and prompting savings behaviour and provision of an asset or capital transfer. There will be five different main components of activities, as shown in figure 2 below alongside comprehensive targeting, which will ensure that we target the extreme poor with programme support. It is important to mention many of these activities are not linear and rather these activities will be taking place in parallel, as mentioned in the figure 2 below.

Figure 2: Concern Extreme Poverty Graduation Model for Afghan Refugees in Pakistan



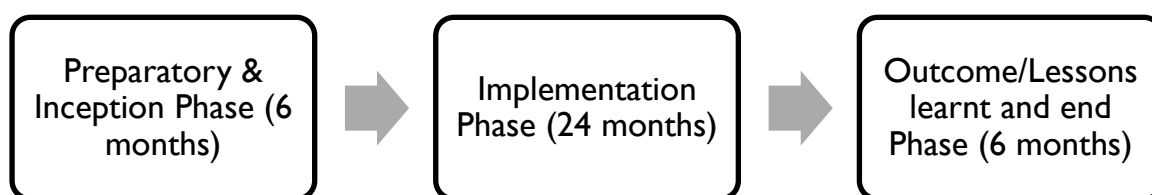
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Concern will target those extremely poor and vulnerable male and female Afghan refugees who by definition have a lack of basic livelihoods assets⁸, or low return on these assets, are food insecure and largely dependent on external assistance. This target population often has poor access to basic services including health and education, and is socially isolated.

By adopting a graduation approach, the programme will aim to facilitate a pathway out of poverty and into food security and sustainable livelihoods for the extreme poor, thus contributing to the overall protection of the participants. Human capital (skills, knowledge, ability to labour and good health) is one of five assets (alongside natural, social, physical and financial) upon which individuals draw to build their livelihoods. Therefore, the approach places strong emphasis on building relevant skills (those linked to labour market demands in Pakistan and Afghanistan) to facilitate access to employment and income generation. Though the approach will target individual households' and look to improve real income and capabilities, it will also address institutional barriers to economic and social inclusion, for example by ensuring equal access to employment for men and women, enhanced technical and business skills for Afghan refugees, learning opportunities for youth/children, and legal protection for workers in informal economy.

Finally, whilst the programme will be supporting Afghan refugees whilst living in Pakistan, the programme will maintain a longer-term view, ensuring that skills transferred consider labour market demands in Afghanistan in the event of voluntary repatriation. In this regards Concern Pakistan will work closely with Concern Afghanistan from the start of the programme.

The programme will have three main stages:



Preparatory/ Inception Phase

1) Comprehensive targeting: To ensure that the extreme poor are targeted by the programme.

During the first six months of the programme, comprehensive targeting of Afghan refugees in the four districts of Balochistan - Loralai, Killa Saifullah, Quetta and Pishin – will take place. The programme will target 80% refugees and 20% host population. As part of the beneficiary selection, main focus will be on extremely poor, vulnerable and marginalised groups such as widows, people with disabilities, Older age, , gender-based violence survivor, transgender, chronically ill, those who have some skills but have no or less return on skills. In addition, the programme will also include households with family members below to diverse backgrounds such as father is an Afghan refugee and mother Pakistani. These districts are located in the province of Balochistan which is the poorest and the most under development province of Pakistan. Within Balochistan, these districts are select as they have poor HDI, as well as high MDPI rankings. These four districts host large number of afghan refugees' population. Beside 80% afghan refugees beneficiaries selection, 20% beneficiaries will be selected from the host population on the above vulnerability and poverty scoring criteria. The process of identifying programme participants in this inception period will occurs over three sub-phases:

This will be informed by market assessment in Balochistan and across the border in Afghanistan. The survey will yield a comprehensive labour market assessment for Afghan refugees living in Balochistan

⁸ According to United Nations Food and Agriculture Organisation, livelihood assets refer to the resource base of an individual, household or community enabling them to earn a living to sustain themselves where these assets includes human, natural, financial, physical and social assets. (<http://www.fao.org/3/a0273e/a0273e00.htm#Contents>)

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current employment situation (waged employment versus self-employment, industrial/agricultural sectors, sedentary work/seasonal work migration, level of skills, level of wages, etc.) and provide information on socio-economic and labour trends for Afghanistan and Pakistan with focus on future employment needs which will help to inform the programme design. The labour market survey will include a representative sample of the various Afghan refugee and returnee groups as well as factors such as if they are from urban or rural areas as these factors will have consequences on the programme design and constraints. For the potential waged employment and self-employment, the labour market survey will capture spectrum of industries, their scale, potential for new labour and skills requirements in these industries. It will cover both employees and employers. In addition, the survey will yield information on Afghan refugees' living in Balochistan current livelihoods and socio-economic status, existing skills set and vocational trainings needs, and their protection issues. Firstly, Concern and its partners will collect the HH level data from the Afghan refugee and host population to identify 3,500 beneficiaries as per criteria in the targeted districts and camps where this programme will be implemented. Community organizations will be involved in the selection of extremely poor and vulnerable HH. Contextual factors and differences between targeted districts will be taken into account in assessing the extent and nature of households' poverty.

Secondly, after targeting Afghan refugees and host communities the second step will be to identify inter-household wealth categories and will culminate in the development of community-specific selection criteria for programme participants. Efforts will be made to link communities with the existing networks and groups. Concern/partners will meet with already formed community development structures in the target areas, their capacities will be enhanced, and they will be involved in the programme design. However, if these groups do not exist, separate community level committees of male and female will be formed (keeping in view the socio-cultural context and norms) for Afghan refugees/host communities. These community level groups will be linked up with higher level community structures (Community Organizations, Tehsils, Districts,) which will contribute to the sustainability of the interventions. The community committees will have an important role in the social mobilization process. They will support Concern/partner programme teams in the finalization of selection criteria for the targeting/identification of the extremely poor and vulnerable afghan refugees and host communities. The community engagement in the programme beneficiaries' selection process will increase community buy-in and help develop and maintain transparency and trust within the community as the selection process continues.

Thirdly, the targeting process will finalised keeping in view How Concern Understands Extreme Poverty⁹ to determine the extremely poor and vulnerable female and male beneficiaries. Concern/partner M&E team will do thorough checks through home visits in the validation of extremely poor, vulnerable women and men from afghan refugees and host communities. The community engagement will also act as a cross-check mechanism to ensure the reliability and validity of the process. The M&E team will conduct a baseline, which will describe full picture of Afghan refugee households at the inception phase. This will support tracking the progress of individuals who will graduate from this programme. Baseline assessments will inform in targeting and planning and serve as the reference point for assessing future changes and impacts resulting from livelihoods interventions.

The programme will be informed by a market assessment – one part will be conducted in Balochistan (Pakistan) and the other across the border in the potential returnee areas of Afghanistan. Concern Worldwide Pakistan along with Concern Worldwide Afghanistan and with the support of relevant stakeholders will conduct this market assessment of potential, employable and sustainable livelihoods skills/trades for both male and female programme participants taking into account prevailing socio-cultural norms. This market assessment will yield comprehensive information related to current employment situation (waged employment versus self-employment, industrial/agricultural sectors, sedentary work/seasonal work migration, level of skills, level of wages, etc.) and provide information on socio-economic and labour trends with focus on future employment needs which will help to inform

⁹ https://admin.concern.net/sites/default/files/media/migrated/how_concern_understands_extreme_poverty.pdf

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the programme design. The market assessment will include a representative sample of the various Afghan refugee in Pakistan, and Afghan returnee groups in Afghanistan as well as factors such as if they are from urban or rural areas as these factors will have consequences on the programme design and constraints. For the potential waged employment and self-employment, the labour market survey will capture spectrum of industries, their scale, potential for new labour and skills requirements in these industries. It will cover both employees and employers. In addition, the assessment will yield information on Afghan refugees' living in Balochistan current livelihoods and socio-economic status, existing skills set and vocational trainings needs, and their protection issues and high return areas in Afghanistan. The questionnaire will be designed in consultations with UNHCR so that additional aspects related to survey participants such health, protection, social wellbeing may also be captured as part of this survey. The purpose of this inception period is to conduct a comprehensive targeting exercise that ensures only the ultra-poor Afghan refugees and host communities are identified as programme participants.

The market assessment will provide up to date information on different microfinance institutions (MFIs) operational in target districts (Pakistan and Afghanistan), education and health. It will also yield information on available financial services available for Afghan refugees in Pakistan, especially given recent decision by Government of Pakistan to allow Afghan refugees to open bank account. These efforts are being made by Government of Pakistan to encourage Afghan refugees to use formal banking channels for their economic transactions. At the same time, in Afghanistan, the programme will explore the available financial institutes from where Afghan returnees can seek financial assistance in the form of loans, grants etc. Potential linkages and information on these opportunities will support programme participants to develop sustainable livelihood activities while they are in Pakistan and upon their voluntary repatriation to Afghanistan.

Concern/partner will sign a Memorandum of Understanding with relevant training institutes (both government and private), which will provide targeted skills trainings and official certificates upon successful completion of the trainings. Furthermore, Concern will opt for a twin track approach. Indeed besides social mobilization, Concern/partner will identify all relevant stakeholders, what will be their role and responsibilities that support programme participants in the graduation process. Through coordination meetings/workshops, these stakeholders will be oriented about the programme objectives and how they can support programme participants in graduation model.

2) Assessment: Market assessment as elaborated above will examine labour demands in these markets by looking into the available infrastructure, value chains and upstream/downstream linkages.

As this ultra-poor graduation programme is based on the ability of the targeted population to be able to sustainably earn a living, different labour market assessments are an integral part of its interventions. Comprehensive market assessments will examine demand, available infrastructure, value chains and upstream/downstream linkages.

The programme will conduct two detailed labour market assessments - i) covering Afghan refugees hosting areas in the province of Balochistan ii) return areas in Afghanistan covering both urban and rural areas. It will thus inform programmatic choices for both Afghanistan and Balochistan, Pakistan. Some of the major research considerations which this market assessment will answer are:

- the key labour supply gaps in industries (e.g. construction, mechanical, farming) in Afghanistan as well as future waged employment and self-employment opportunities and trends – which is something Concern Pakistan can take forward and include as part of its programme. The findings from the labour market assessment will thus be directly linked with sustainable repatriation of Afghan refugees;
- the labour demand in Balochistan such as the types of employment opportunities currently existing and future waged employment and self-employment market prospects. The assessment will also provide feedback on the skills needed to get engaged in these potential waged employment / self-

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employment opportunities. It will thus inform programmatic decisions related to livelihoods activities which can be made available for Afghan refugees and their hosting populations in Pakistan. In addition to creating employment and income generation, these livelihoods activities will improve socioeconomic outcomes for host communities including through the economic activity generated and contributions by refugees to the local economy thus leading to improved local social cohesion.

We will follow a value chain approach for the labour market survey to know which activity should be prioritized as part of the value chain development, thus benefiting both the Afghan and Pakistan economy as well as the participants in the value chain either as an employee or entrepreneur (e.g. in dry-fruits value chain including as a processor, packaging person or as a trader).

Overall, in both places, engagement with the employers will help to better understand the challenges associated with hiring adequate human resources as well as current employment and business patterns for both Balochistan and return areas of Afghanistan. The labour market assessment will thus yield information on skills requirement as well as a review of sectors with labour surpluses and shortages. As youth and women will be a major segment of the survey, the survey team will engage Afghan youth including girls to have their perspective with regards to both the Afghan and Pakistani labour market opportunities. This information will thus help the assessment team to make a comparative analysis of the refugees' perceptions of the actual and potential economic opportunities in Afghanistan and Pakistan. Given the overall approach, Concern does appreciate the fact that some of the data collection exercises related to employment opportunities will be iterative and may require follow-up studies during the implementation phase e.g. to gather information on self-employed trainees as how much money they are making as compared to similar businesses in the same market.

Implementation Phase

The implementation phase will be of 24 months and will have multiple subsets of activities, as described below:

1) Income/consumption support: (To help participants to smooth consumption and meet basic needs whilst they invest in livelihood development activities)

As currently there is no food or cash support is available from WFP or UNHCR for Afghan refugees in Pakistan, this support aims at helping programme participants to smooth consumption and meet basic needs whilst they invest in livelihood development activities. Once the targeting of extremely poor and vulnerable Afghan refugees and their host population is complete, these ultra-poor households will get a minimum level of consumption support for a time-bound period to support their food security until incomes from the new economic activities start kicking-in. This will enable programme participant to invest in developing their sustainable livelihoods activities/business. This support will also ensure they fully engage in programme activities. The income/ consumption amount will be based on World Food Programme (WFP) minimum monthly food basket price for a family of 7 for one month which currently is around USD 48. Selected participants will receive this amount through service providers (Jazz Cash, Omni Bank and Easy Paisa) with biometric security features.

2) Technical, vocational and business skills training: (To enhance productive capital and facilitate income generation either through self- (small business development) or waged- employment)

There are two main career pathways for programme beneficiaries i) self-employment; ii) waged employment. This assistance package component is designed to cater for both of these programme beneficiaries by enhancing productive capital and facilitate income generation either through self- (small business development) or waged- employment. Self-employed beneficiaries, after receiving the training, on-the-job training and asset transfer, are likely to start their own businesses while waged employment beneficiaries are likely to pursue their career as employed by someone. To enable programme beneficiaries to do so, the programme will provide participants access to practical, short and hands-on trainings. The nature of these trainings / skills being transferred will be informed by a

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thorough assessment of the labour market and skills in demand during the inception phase. The training will take place within the camps or in close vicinity of the camps – targeting both refugees and their host population. It will be usually over three to four months, and will be followed by on-the-job training/internship (for another three months) that will also serve the purpose of refresher training – for all trainees depending upon their skills set requirement. The training will be delivered through Government of Pakistan approved vocational skills service providers. The training will use the training curriculum which is already approved by the Government of Pakistan. It will thus ensure there is wider acceptability of the training contents. If need be, some of the contents may be customised to respond to the trainees or skills requirement. This will happen in close coordination with the training service providers as well as master trainers. Concern will be providing required support such as tools, training material and transportation cost to all the training participants. Women will be especially supported through inclusion of trades which suit them better based on the market survey findings, beneficiaries' preferences and prevailing socio-cultural norms. The training participants will be supported to appear in the examination of Government of Pakistan Trade Testing Board (TTB) examination thus providing them an opportunity to have a formal government recognised certificate. This certificate will also be attested from the Afghan Consulate in Quetta thus enabling returning Afghan refugees to use it on their return in Afghanistan. In addition to the technical and vocational training, programme participants will receive trainings on financial literacy and numeracy, savings goals and modalities as well as basic business/entrepreneurial skills.

- 3) Coaching and mentoring:** (To support programme participants to meet their goals, courage positive behaviour change and offer guidance on how to address specific problems they face. This often includes further training on life skills and facilitating access to basic services (health; education) as necessary.)

This important package component aims to support programme participants to meet their goals, encourage positive behaviour change and offer guidance on how to address specific problems they face. This often includes further training on life skills such as communication, negotiation, leadership, confidence and motivation building drawn from success stories and facilitating access to basic services (health; education) as necessary. Concern will be providing continuous coaching and mentoring to Afghan refugees and other programme participants throughout their 24 months engagement and beyond. Concern will recruit local mentors and coaches who will provide special coaching services to programme participants at household level. The location of coaching would traditionally take place at an individual homestead but could take place at someone's place of work or other formal/informal settings – to be agreed upon with participants depending on the topic of discussion. They will make weekly visit to the participating households, monitor the progress of activities and support in addressing problems that may arise. The life skills coaching will be added as bridging activity and will be part of all the training. It will also be enforced during the household's visits by the mentors and will include, household budgeting, helping participants to write and read, refer to psychosocial support counselling, and continuous encouragement/support of participants. Mentors/Coaches will also be responsible for promoting health and nutrition messages and encouraging positive behavioural changes along the way.

As part of the programme, Concern will be promoting health and education amongst Afghan refugees and other participants. Like in other graduation programmes, the linkage/referral and behaviour change component will be done through the coaching structure. This is important as the majority of the refugees and their hosting population in these poverty-stricken districts of Balochistan has very low access to health care and education services. This situation is even worse for women and girls who face mobility restrictions due to cultural considerations and are unable to access the limited available services. As part of Concern coaching and referral support services, programme beneficiaries will have better understanding of the available services through which they can improve their health and education. Concern's Behaviour Change Communication experts will provide regular support and awareness sessions to the families of selected beneficiaries on water, sanitation, hygiene, health and nutrition.

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The following figure presents the key aspects of Concern coaching approach for Afghan refugees as part of the proposed programme.

Figure 3: Coaching Components Offered by Concern for Afghan Refugees



- 4) Capital/asset transfer:** Capital/asset transfer to help participants establish a new, or expand an existing, economic activity including facilitating access to formal employment.

This support received after the training completion is designed to help participants establish a new, or expand an existing, economic activity including facilitating access to formal employment. This could include financial support to access employment where remaining barriers remain. Financial support will be transferred when there is a plan in place for how it will be spent and will be provided as soon as possible. These assets will be in the form of in-kind support of the productive assets via grant, cash transfer, or soft loans. Preference will be given to cash transfer as it provides an opportunity for programme participants to build their confidence with cash management. Where physical inputs are required for training, the programme will provide a toolkit– whose content will be agreed upon with the master trainer. It will be provided at the start of the training to the Afghan refugees and other participants so that they can use it during their three months formal training as well as on-the-job training. To explore potential linkages with private sector businesses to employ refugees, the programme will engage with these businesses directly as well as their representative unions such as Balochistan Chamber of Commerce. Concern/partner will get this information in the market assessment at the inception of programme. Job fair/workshops will be organised by inviting potential private sector employers to provide job placement opportunities for these trained beneficiaries. As a result of changing regulations by Government of Pakistan with respect to allow Afghan refugees to be part of formal financial systems, there are new potential engagement opportunities for refugees to get connected with MFIs in Pakistan. These opportunities will be explored by programme during programme inception phase.

- 5) Facilitating access to financial services and promoting routine saving:** (To help extremely poor people manage risk, build resilience to lifecycle shocks and stresses and reduce the likelihood of having to resort to negative coping strategies)

This package component will help extremely poor people manage risk, build resilience to lifecycle shocks and stresses and reduce the likelihood of having to resort to negative coping strategies;

Afghan refugees, for the first time in 2019, were allowed to open bank accounts. To avail this opportunity, Concern will support Afghans to open saving accounts in their nearest banks. It is one way to introduce Afghan refugees to formal banking statures. This practice will be useful in both Pakistan

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and Afghanistan. In addition, Concern will facilitate the establishment of community-based Village Saving and Loan Association (VSLA). These associations currently exist mostly amongst women in Afghan refugee camps, but are not geared towards supporting businesses. Even for Pakistani host communities, the majority of the ultra-poor do not have access to formal financial services whereas Pakistan with 5.2% has the lowest saving rate in South Asian countries. Therefore these structures will also be made for Pakistani communities. These structures are separate for Refugees and their hosting communities, and the same formats will be used for this programme as well. In fact, in practice, it may include only extended family and networks of friends to ensure no dropouts from it. For improving programme participant's financial inclusion, Afghan refugees and their hosting population will be introduced to the MFIs or other local level loan finance institutes. Concern Pakistan will coordinate with Concern Afghanistan and UNHCR Afghanistan to identify MFIs/ local finance institutes in Afghanistan available to provide financial assistance. This will aim to enhance participants' ability to manage risk, build their resilience to shocks and negate their need to sell assets in response to shocks. Although many poor people save informally, establishing a formal savings pattern will help programme participants build financial discipline and savings routine. In addition, this will also provide a valuable insurance/safety net mechanism for programme participants in the event of any shock.

6) Social Integration / Cohesion

The programme will mitigate socio-economic burden of the host communities who have given refuge to displaced population from Afghanistan for over 40 years. This will help the programme to promote social integration and cohesion. This will be done by supporting employment creation and income generation that will benefit both communities, by creating a dialog between Afghan refugees and their hosting population and supporting mutual co-existence. This dialog will be fostered through coaching and other engagement opportunities which may be made available during the programme – such as through VSLA or skills training. This approach will also enable the two communities to jointly address any hostilities that they may face.

Outcome / End Phase

Whilst programme inputs are only provided for a finite period of time, impacts are not limited to the programme cycle and are expected to grow or be sustained over time. This is referred to as sustainable graduation where participants remain self-reliant after exiting the programme due to participant's resilience building against future shocks and continued access to basic services. Thus, we are interested in whether or not improvements in well-being are retained (or indeed increase) after the period of support ends and that households are able to cope with moderate shocks without resorting to negative coping strategies. This has specific implications for how programme support is phased out and how we measure graduation.

The implementation phase will be followed by closing down and phasing out any remaining support to the programme beneficiaries. We will be following a gradual phasing out of support – particularly the coaching element - depending on how people are progressing through the programme. Based on Concern experience in other parts of the world, we have found that participants take very different trajectories. Therefore, for this Afghan refugee programme, we will carry out continual monitoring to identify fast and slow movers. As gradually phasing out our support we will focus on the slower movers. Outcomes will be measured at the end of the implementation phase, and results will be documented. Final visits, with support of Concern Afghanistan, will take place to Afghan refugees who might have repatriated to Afghanistan after they have received the training. The learning from the programme will be shared through dissemination activities with relevant stakeholders so that this ultra-poverty graduation programme can be adopted/adapted and rolled out to other Afghan refugees in Pakistan.

PROJECT OBJECTIVES

The programme will have four main outcomes, as listed below:

Outcome 1: Improved food security and skills through provision of market-oriented vocational skills trainings to ultra-poor male and female Afghan refugees/ host communities

Outcome 2: Improved livelihoods through gainful employment and business opportunities to target beneficiaries

Outcome 3: Strengthened linkages with financial institutions

Outcome 4: Behaviour change, social inclusion and social cohesion through awareness raising and life skills

Beneficiary Selection: Concern will adopt a comprehensive targeting approach to deliver project objectives, where the targeting interviews will be conducted by a panel comprised of Concern and its partner staff. The households will be selected through a comprehensive poverty profiling of the potential families in the targeted communities. Data of selected beneficiaries will be shared with UNHCR to avoid any duplication where this data will be cross-referenced for any potential assistance these refugees may be receiving from other sources. The potential beneficiaries and their families will be provided with a complete explanation of all programme elements to ensure that they understand the repatriation and job placement/small business creation and financial linkages components. Concern will be signing an agreement with households who will be targeted as part of this programme. As part of this agreement, clear roles and responsibilities will be set out for each party involved for the delivery of this Afghan refugees programme. It will also make all parties, including beneficiary households, to explicitly commit to work with all stakeholders involved in the programme and deliver required activities which are essential for the success of the programme.

Wage-Employed Programme Beneficiaries: Candidates for professional/job placement will be evaluated on their current financial status, academic record, courses/ training attended, and motivation to take part in the employment activities. The waged-employment beneficiaries should be willing to work and the ability to develop skills required by their potential future employers. The wage-employment will cover different value chains and micro and macro industries in Pakistan and Afghanistan. Preference will be given to industries which offer more growth opportunities or where engagement will contribute directly to the reconstruction of Afghanistan.

Self-Employed Programme Beneficiaries: For the self-employment/small business creation component, the candidates who demonstrate potential for being self-employed and/or successfully starting up a small business will be identified through a competitive process in which candidates present business ideas to the programme team. Concern approach is based on the fact that the trainees will have either no literacy or will be semi-literate, but have some entrepreneurial skills. To allow participants sufficient time to define their enterprise ideas, the beneficiaries will have individual discussions with a tutor and coach. The coach will also be available to meet beneficiaries in their households to help them consolidate their business ideas. Beneficiaries, with the assistance of the programme staff organization, will define the type and quantity of resources and tools required for starting their small business. Because Concern can provide a limited number of resources, they will also consider how existing household resources can be used and the possibility of obtaining micro-loans to match Concern's contribution. It is important to note the small business idea must correspond to market demands (identified by the labour market assessment conducted by Concern) in the target area of return or in the current hosting areas of the refugees. Concern will also explore potential linkages with other TVET activities in the programme target districts which are supporting Pakistani citizens e.g. Prime Minister's Youth Skills Development Programme. This will help Concern maximise benefit of its coaching and other interventions for its targeted beneficiaries.

Selection of Trades: Our approach will be tailored for each of the pathway i.e. access to self-employment and waged-employment. The selected trades, in both cases, will be based on labour

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market information that will be gathered and analysed by the programme team during the inception phase of the programme. The focus will be on sectors that have high demand for labour. Key employers in the above-identified sectors will be consulted to validate the collected information, to determine the specific skills these sectors demand, the employment opportunities they offer, as well as the potential for advancement in these sectors. While beneficiaries receive training in Pakistan, the work opportunities will be identified both in Pakistan and Afghanistan. Concern Afghanistan will obtain detailed information from employers to share with Concern Pakistan team. The programme team will also provide Concern Pakistan with information on salaries, opportunities for growth, and length of internship/employment.

Delivery of Training: Once targeting is completed, the programme will provide market-oriented technical, vocational and business skills training, assistance, coaching, life skills and linkages with financial markets to ultra-poor Afghan refugees and their hosting population. Based on market information available from market assessment in Afghanistan and Pakistan, accredited training institutes who are registered with the Government of Pakistan and/or Afghanistan will be selected to provide relevant training to programme beneficiaries. This will include bridging activities like basic skills in literacy and numeracy. The training curriculum will be customised, if needed, to maximize its utility for programme beneficiaries. Upon completion of the training course and assessment/examination, all trainees will receive certificates from Concern Pakistan and will be supported to participate in Trade Testing Board examination. Beneficiaries of the self-employment/small business component will be placed in relevant vocational training institutes or apprenticeships which will enhance the skills needed to successfully establish their small business when they return. All trainees will also receive stipend, coaching and life skills training throughout the training period. The programme staff will monitor the training progress regularly to ensure attendance and to address any problems. At the conclusion of the training program, follow-up interviews will be conducted with all trained beneficiaries to gauge the effectiveness of the training and monitoring.

Training Tool Kit: To assist participants in acquiring resources necessary to be self-employed/start their small businesses, Concern Pakistan will determine the relevant contents of the toolkits for the business start-up (asset-mapping). The toolkits may include trade tools (relevant to each beneficiary's line of business/trade), business cards, receipt books and the like. Following the asset mapping exercise, the beneficiaries will participate in business development training.

Post Training Support: Concern will host monthly information and experience-sharing meetings with the beneficiaries, providing a venue where they can discuss problems and get additional support on resume development, job search and interview skills and related topics. Close monitoring of trainees will help Concern offer focused support and advice to ensure successful placement and satisfaction of both the beneficiary and employer. This monitoring and follow-up process, including a final evaluation, will enable programming to remain responsive to the needs of the beneficiaries and employers

Referral Services and Access to Financial Services: Concern will provide referral services to different organisation who are providing related services. For example, Afghan population in need of health services may be referred to the nearest basic health unit. Concern will explore potential linkages for this programme beneficiaries with other development partner activities in the region e.g. UNDP who are implementing Refugee Affected & Hosting Areas programme. This will help to achieve better synergies. In addition, other aspects required to lead a successful life such as awareness on Disaster Risk Reduction (DRR) and Disaster Risk Management (DRM) will be integrated as part of the coaching and learning. This is important given these beneficiaries live in areas which have high risk of natural and man-made disasters including earthquake, flash floods, droughts and unexploded ordnance. Concern, with the cooperation of the local partner, will provide information about micro-loans and other saving and loan services for the targeted beneficiaries.

Social Cohesion: Working through programme structures, to creating asylum space, Concern will work with both Pakistani hosting communities as well as Afghan refugees to create a space for dialog where both communities are able to share their issues in a manner that will lead to a joint action plan and

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successful resolution of the issue. This way any potential issue will be resolved by the two communities before it could be escalated.

Repatriation Information and Related Support: Through informational sessions and monitoring visits conducted by Concern staff, the beneficiaries will be informed of and linked to available returnee support programs. This includes information regarding UNHCR's Voluntary Repatriation Programme (VOL-REP) and any other returnee programs that apply to the beneficiary group. Protection and general repatriation information regarding the present situation in Afghanistan will be provided, including updates reflecting new information. The job placement trainees will receive career counselling that includes resume building and interview skills workshops, as well as one-on-one support sessions for filling out applications and discussing identified job opportunities in Afghanistan. This support will continue throughout the training and will be assumed by the local Afghan organization upon repatriation. If refugees are to repatriate, Concern will offer a number of support activities to the programme beneficiaries, including linkages with the potential employer in Afghanistan for paid internships or employment according to their skills set and interest. Those who are placed in unpaid or low paid internships will be provided with a small stipend to cover basic accommodation and transport costs as needed. Additional mentoring support will be provided to ease the transition to Afghanistan and ensure the individual's successful integration.

Project Impact and Sustainability

INTENDED IMPACT / SUSTAINABILITY

As a result of the programme, beneficiaries will be earning sustainable livelihoods leading towards increased food security, self-reliance and economic and social empowerment thus addressing the material and psychological dimensions of extreme poverty. The programme will contribute to finding a suitable durable solution for the Afghan refugees. It will bring the targeted ultra-poor Afghan refugees and their host population on an upward trajectory out of poverty. It will also increase their prospect for successful integration in Afghanistan, in case they decide to return to their country of origin. This proposed programme has been designed with consideration for future scaling up opportunities to target the entire ultra-poor refugee population in Pakistan, with specific attention to camp populations. At the end of the programme, targeted households will have access to sustainable and diverse sources of income which will not be dependent on any external support. The presence of Savings and Loan Association activities will ensure programme will benefit other Afghans even when the programme is no longer functional. Similarly, the lessons learnt from this programme will be able to be used by programmes applying a similar graduation approach in other parts of Pakistan as well as in other refugee settings around the world – thus surpassing its intended benefits.

LOGICAL FRAMEWORK

The logical framework for the programme is given in the table below:

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Programme goal: 'To enhance the productive capacity of extremely poor Afghan refugees and host communities living in Balochistan, Pakistan and bring about sustainable changes in well-being'		
Outcome 1: Improved food security and skills through provision of market-oriented vocational skills trainings to ultra-poor male and female Afghan refugees/ host communities	Activity 1.1: Income/ Consumption support provided. Activity 1.2: Awareness raising to basic services (education, health and WASH) provided through referral services.	Indicator 1.1.1: # of people assisted through income/ consumption support Indicator 1.1.2: # of average days per month in which people are supported with income/ consumption support.
Outcome 2 Improved livelihoods through gainful employment and business opportunities to target beneficiaries	Activity 2.1: Vocational skills training provided to the programme beneficiaries. Activity 2.2: Business skills training provided to the programme beneficiaries Activity 2.3: Market linkages developed.	Indicator 2.1.1: No. of beneficiaries trained in specific income generation activities (IGA) Indicator 2.1.1: % of Beneficiaries from Trainings undertaking IGAs Indicator 2.2.1: % of business skills participants who are practising all 17 basic business skills principals Indicator 2.2.2: % of business skills participants who have mastered all 17 basic business skills principals Indicator 2.2.3: Average % of basic skill principals being practised by business skills participants Indicator 2.2.4: Average % of basic skill principals mastered by business skills participants
Outcome 3: Strengthened linkages with financial institutions	Activity 3.1: Training on establishment of Saving and Loan Associations Activity 3.2: Financial literacy sessions conducted. Activity 3.3: Equitable linkages to financial institutions established.	Indicator 3.1.1: % of VSLA groups where Savings procedures are orderly and complete Indicator 3.1.2: % of VSLAs where lending procedures are orderly and consistent. Indicator 3.1.3: Total amount of cash available for lending Indicator 3.1.4: % of VSLAs where passbook savings records are complete and accurate Indicator 3.3.1: % of households who can access financial credit if required Indicator 3.3.2: # of people who availed services from the financial institutions.
Outcome 4: Behaviour change, social inclusion and social cohesion through awareness raising and life skills	Activity 4.1: Coaching for mentoring and counselling Activity 4.2: Life skills training conducted	Indicator 4.1.1: Key coaching messages recalled Indicator 4.1.2: Types of IGA implemented Indicator 4.2.1: % beneficiaries that have attended all trainings in the past 3 months Indicator 4.2.2: Average number of trainings attended over the past 3 months

Project Management and Governance

COALITION ORGANISATIONAL CAPACITY

Concern has the necessary experience, skills and operational capacity to successfully implement this project in accordance with the identified outcomes. Concern is among the preferred livelihoods partners by most of the donors (including EU, ECHO, DFID, and USAID/OFDA among others) in Pakistan for large scale livelihoods programmes based also on the successful signature of a Memorandum of Understanding (MOU) and permission by the host government to operate across the country. Concern's support functions, programme management infrastructure, financial procedures, control and compliance mechanisms are widely recognized and are in line with some of the UN partners operational in Pakistan. Concern leadership in Pakistan is comprised of national staff who are able to travel to project sites with no restriction – an oversight is required for appropriate control, effective delivery and compliant management of interventions. Concern has a team of technical experts in Pakistan and is supported by their head office, which is based in Dublin. Concern has operational presence and large-scale programmes running with refugees across the border (in Afghanistan) and will closely coordinate the proposed programme with Concern team in Afghanistan – which will become more important as the population movement and repatriation evolves over the coming years.

The cross-border nature of this programme will be reflected in the programme management structure. The programme staff will include a community mobilization, livelihoods, training, and coaching staff who will be involved in the selection process, training management, coaching, monitoring, and support, as well as managing and maintaining the database. They will also identify training institutes, support trainee enrolment, monitor the training process and manage contractual relationships with the institutes. There will be an increased coordination with Concern Afghanistan to:

- Conduct labour market research at the start of the program
- Identify market-demanded skills and professions
- Facilitate internship and job placement

Concern will implement the proposed programme in partnership with the following two local NGO partners who are already working in the proposed target areas. Concern has an extensive partnership management experience and has worked with local partners with different capacities across the country:

1. Water, Environment and Sanitation Society (WESS)
2. Society for Mobilization, Advocacy and Justice (SMAAJ)

Concern has run background/ security checks of the selected implementing partners through Concern's approved compliance platforms that check partners, suppliers and services providers that are ineligible (or excluded, blocked, or disbarred) to receive donors funds. The above-mentioned organizations are Concern's existing partners (in emergency response, development programs and the RAPID Fund) and have prior/current experience of implementing programs in this programme target districts. These local NGO partners have extensive experience in Afghan Refugees, early recovery and resilience programming, as well as an extensive knowledge of their respective regions with constructive contacts in the area. A dedicated senior manager will line manage the program with partners on the ground. The Manager will be backed by technical and sector specialists based in Concern's Country offices and Headquarters. Concern will leverage its existing highly skilled team who bring an unparalleled expertise of programming in Pakistan, including relief, early recovery and resilience programs in the country and overseas. Concern will maintain the overall responsibility for program management and will be accountable for compliance with the grant conditions. Concern's headquarters in Dublin will provide

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support and technical expertise as necessary to ensure that the programme achieves optimal impact. In Islamabad and in the field, Concern staff will be on-hand to support partners' implementation of the programme. Committed to the institutional strengthening of its partners, Concern will continue to build these organizations' capacity in financial management, accountability, protection, equality, logistics, security, and reporting among other topics, to build their ability to deliver high-quality programming.

BROADER PROJECT STAKEHOLDERS

This programme will be implemented in close coordination with different stakeholders. A brief description of these stakeholders is provided below:

Government stakeholders: In Pakistan, the key stakeholders for this programme are the Ministry of States and Frontier Regions (SAFRON), Economic Affairs Division (EAD), Ministry of Interior (Mol), Office of Chief Commissioner for Afghan Refugees (CCAR), Commissionerate for Afghan Refugees (CAR) Balochistan, National Vocational and Technical Training Commission (NAVTTTC) and Trade Testing Board Balochistan. In addition, the programme will also coordinate its activities with the education department, health department, home Department and Prime Minister of Pakistan, youth skills and youth loan programmes (meant only for Pakistani citizens). Due to the cross-border nature of the programme, the programme will also coordinate its activities with Afghanistan's Ministry of Refugees and Repatriation and Minister of Labour and Social Affairs and Afghan Consulate in Quetta. Of these stakeholders, CAR is the most important government refugee entity in Balochistan. It provides field level leadership to Afghan refugee management in Balochistan. It is mainly responsible for formulation and execution of the Federal Government policies regarding the administration of Afghan Refugees in the province.

UN Agencies: In Pakistan, the key focal agency for the programme will be United Nations High Commissioner for Refugees (UNHCR) whereas it will also coordinate programme activities with International Labour Organisation (ILO). In addition, on the Afghanistan side, the programme will also coordinate activities with International Office of Migration (IOM) and United Nations Development Programme (UNDP). In both countries, Concern Worldwide will be coordinating activities with Poverty Alleviation Coalition partners.

Development and other stakeholders: The programme activities will be closely coordinated with both international and national actors. For international actors, the work will be coordinated through the Pakistan Humanitarian Forum (PHF). PHF is a non-governmental forum which provides coordination, protection and support to International Non-Governmental Organizations (INGOs) implementing humanitarian activities in Pakistan. As part of PHF, the Afghan Refugee Task Force (ARTF) is a sub-working group of the Pakistan Humanitarian Forum created with the overall purpose to ensure an adequate perception and engagement of PHF members on the question of Afghan refugees hosted in Pakistan and beyond. For national NGOs, Concern will coordinate its activities with the National Humanitarian Network (NHN), a network of National NGOs (NNGOs) in Pakistan with provincial/regional chapters in Punjab, Sindh, Balochistan, Khyber Pakhtunkhwa and Azad Jammu Kashmir. NHN partners are engaged in service delivery for Afghan refugees as well as advocacy on their behalf for the upholding of international refugee law, humanitarian law and human rights law. Amongst the organisations currently functional in Balochistan, Mercy Corps, Society for Empowering Human Rights (SEHER) and Pakistan Poverty Alleviation Fund are the main actors providing services to Afghan refugees including those engaged in Refugee Affected and Hosting Areas Programme (RAHA). In addition, the programme will link its activities with different financial institutions such as AKUWAT. For the training component, the programme will utilise well-established and recognized training institutes to avoid creation of parallel structures. On the Afghanistan side, the programme will closely liaise with job placement activities in Afghanistan to utilise existent employment resources including Employment Service Centres (ESCs) and online resources. **Finally, Concern will be closely coordinating its activities with the Pakistan Poverty Alleviation Fund (PPAF)** who implemented a poverty graduation project for the Afghan refugees, even though it had no cross-border element.

Monitoring and Evaluation

MONITORING

This programme will implement monitoring as a learning strategy to collect accurate information in a timely manner on the proposed intermediate outcomes and outputs to measure progress towards targets, identify areas for course corrections and to improve quality in programme delivery. Concern will measure indicators listed in the log frame, and develop tools to measure exposure (how much of the programme was delivered?), fidelity (where programme elements delivered as intended?) and participants' response (how engaged were participants in the programme delivery?). To ensure accountability, the programme will extend Concern's existing complaint response mechanisms to the target areas by carrying out accountability assessments, developing accountability plans, managing complaints, tracking actions and generating accountability reports.

By measuring the indicators defined in the log frame and developing tools based on programme outputs and outcomes, the programme will be able to integrate monitoring findings into the overall design and management of the programme.

Monitoring is an integral part of this results-oriented programme design and will track implementation progress at each stage. Concern will monitor the quality and performance of programme implementation based on the indicators, inputs, outputs and timelines in a systematic and cost-effective manner. The programme beneficiaries will be identified and selected by the downstream partner while a sample of the beneficiaries will be verified by Concern staff members following the inclusive selection criteria.

Concern/partner programme field staff will monitor programme performance. Concern Pakistan will design and implement routine process monitoring to check on how programme activities are progressing. The use of different methods of data collection, such as qualitative interviews, focus group discussions, and quantitative data as well as an internal monthly monitoring system will increase the reliability of monitoring data, thereby increasing the potential for early detection and response to problems or challenges.

Concern will submit reports to the donor and UNHCR (under the framework of the Poverty Alleviation Coalition) according to the agreed reporting format and schedule. These reports will include detailed progress measured against indicators as mentioned in the agreement. Narrative reports will include a discussion of the success and shortcomings of the programme and a review of the problems and proposed solutions. This process and its outcomes will be supported by Concern expert's regional team.

A set of indicators and outputs have been developed for each objective with baseline and expected performance targets. Performance measurement will help Concern gauge the impact of the programme and any shortcomings in programme design, planning and implementation.

EVALUATION

Within the overall framework of Organisation for Economic Co-operation and Development's (OECD) Development Assistance Committee (DAC) criteria, the evaluation will consist of three main activities, namely setting up the baseline and end line evaluation. All three activities will be based on beneficiaries' surveys as well as change case studies. The evaluation will analyse the extent to which programme has brought change in the lives of its beneficiaries. For this purpose, Concern will use quasi-experimental design and compare progress against benchmarks. It will include qualitative, quantitative and mixed data collection methods and tools that will be used to collect data on key learning and transition outcomes, as well as intermediate outcomes and outputs. The instruments will be subjected to adaptation, piloting and testing to collect evidence of validity and reliability. This programme will administer background information questionnaires, learning assessments, and life skills assessments. We will let participants know that all information is confidential and anonymous. Additionally, we will let all participants know that they can skip any question they don't feel comfortable answering or stop their participation in an assessment or study without negative consequences to them.

Standard procedures and protocol will be adopted for both quantitative and qualitative data collection keeping in view the context and by upholding international standards such as systematic inquiry, informed consent, respondent convenience, data confidentiality, not collecting unnecessary data to avoid wasting people's time, non-disclosure, disaggregation and access to marginalized groups.

Concern's M&E unit will be responsible for the baseline and end-line assessments to evaluate the programme activities and report findings on the programme's results towards learning and transition outcomes. The M&E unit will verify the relevance of the programme's Theory of Change during the programme's life and try to establish a causal link between the programme's interventions and the programme's results. The team will use information from Concern's monitoring systems to explain trends and patterns. In addition, the M&E unit will give recommendations to the programme staff at each evaluation point on how to improve the programme and the future evaluation studies, and in return, the programme will provide a management response accordingly and take further actions to implement the recommendations as much as they can.

To bring neutrality and independence to the learning exercise as part of evaluation activities for this programme, an end of project evaluation will be conducted by an independent third-party external evaluator. As part of their recruitment process the external evaluator will be required to demonstrate in-depth knowledge of up-to-date ethical conduct and processes in humanitarian work and research, especially in the context of refugees as well as an operating experience in Balochistan. They will be expected to outline how their proposed research data collection approaches will observe ethics without compromising the quality of results. Concern will manage this external evaluator ensuring that they discharge their duties in line with the expected ethical standards. Concern expects the external evaluator to provide insights on the intended and unintended effects of the programme, and why they happened.

Matrix for monitoring and evaluation of the project

Activity	Timeframe	Responsible	Function
Evaluation: Baseline Survey for evaluation	During the inception period (month 4 and 5), after selection of programme beneficiaries	Concern's M&E Unit	To setup baseline and identify benchmark
Evaluation: End line	At the end of the programme	Concern's M&E Unit	To identify key learnings at the end of the programme and share it with a wider audience

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Evaluation: Final evaluation	After end of programme implementation (month 32&33), after successful completion of first half of the training	Third party external evaluator	To document key successes and challenges and share it with a wider audience
Process monitoring	Quarterly	Concern staff	To validate all processes are in line with the Concern standard regulations.
Progress monitoring	On-going	Concern and partner staff	To regularly monitor all programme activities including attendance of the training participants in the training activities.

ACCOUNTABILITY

Concern's work is guided by the humanitarian principles and organizational accountability commitments. Concern will continue its commitment to Core Humanitarian Standards (CHS) through the Complaints Response Mechanism (CRM) process. This will ensure that potential or actual unwanted negative effects are identified and acted upon in a timely and systematic manner, including areas of sexual exploitation and abuse by staff. In addition, Concern commits to ensure that communities and people affected by crisis are fully aware of the expected behaviour of humanitarian staff, including organizational commitments made on the prevention of sexual exploitation and abuse. Finally, Concern will ensure its code of conduct is in place that establishes, at a minimum, the obligation of staff and partners not to exploit, abuse or otherwise discriminate against any person.

Concern's policies and operational guidelines are in line with IASC's five Commitments on Accountability to Affected Populations. Concern will continue to provide platforms and opportunities for beneficiaries to reach out to Concern and its partners with any concern, suggestion or feedback they have about the program. Concern will establish Complaints Response Mechanism (CRM) that will also include details on beneficiary entitlements and selection criteria. CRM enables program beneficiaries to be involved in providing feedback at all stages of the project cycle through their involvement in project activities. This includes communicating complaints and opinions to Concern and partners without fear of reprisal, in line with the CHS commitments. The feedback mechanism has enabled Concern to implement corrective actions, including alteration in project deliverables, mode of assistance and implementation strategy. Concern's policies and solid financial controls ensure stringent oversight of funds, transparency and accountability to all stakeholders with a central focus on accountability to affected people. Concern has anti-fraud measures in place to prevent, detect and respond to any fraudulent activity within the organization and sub-grants.

Project Budget

FUNDING REQUEST

Dollar Amount Requested: \$ 3,500,000

Dollar Amount from Other Sources: \$ 0

Total Dollar Amount of Programme: \$ 3,500,000

PROJECT BUDGET

Most of the programme expenditure will be incurred in Pakistani Rupees (PKR). The exchange rate used to convert PKR figures into US Dollars (USD) in the preparation of this budget is 154 PKR = 1 USD. The budget is formulated on the current market prices. National staff salaries (along with terms and conditions) are based on actual pay scales. Programme activities costs are based on Concern's experience of similar programmes. Operational costs are based on the actual similar nature costs incurred by Concern and its partners.

Project budget 3 years

Description	Year 1	Year 2	Year 3	Total USD
1. Programme/ Activities costs				
Income/ Consumption support/ Training stipend	98,182	392,727	490,909	981,818 ¹⁰
Electronic Payment transfer charges	2,946	11,782	14,728	29,455
Trades specific toolkits	45,455	181,818	227,273	454,545
Training Material	1,705	6,818	8,523	17,045
Instructors Fee	5,682	22,727	28,409	56,818
Training venues	2,273	9,091	11,364	22,727
Instructors logistics	1,136	4,546	5,682	11,364
Placement of graduated trainees	23,864	95,454	119,318	238,636
Transportation costs of trainees	13,636	54,546	68,182	136,364
Coach for mentoring and counselling	234	935	1,169	2,338
Entrepreneurship and life skills trainings	1,591	6,364	7,955	15,909
Household level hygiene promotion and education	30	121	152	303
Certification of the trainees from Technical Training Board (TTB)	2,273	9,091	11,364	22,727
Linkages with the home and cross border markets and MFIs	779	3,117	3,896	7,792
Coordination with stakeholders	623	2,494	3,117	6,234
Subtotal: Programme/ Activities costs	200,408	801,630	1,002,038	2,004,075
2. Programme Monitoring, Evaluation and Learning				
Project visibility	130	520	650	1,299
Baseline/ endline surveys/ post-graduation monitoring survey	779	3,117	3,896	7,792
Monthly/ quarterly programme and finance support and reviews	4,870	19,480	24,351	48,701
End of project evaluation (External)	1,104	4,416	5,520	11,039
Subtotal: Programme Monitoring, Evaluation and Learning	6,883	27,532	34,416	68,831
3. Equipment and supplies				

¹⁰ It has been thoroughly checked if possibilities exist to integrate into existing consumption support systems provided by UN Agencies (UNHCR, WFP, UNDP) or government agencies, yet none have been identified.

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Vehicles for field monitoring	45,455	-	-	45,455
Office Furniture	4,870	-	-	4,870
Laptops	6,494	-	-	6,494
Generator	2,597	-	-	2,597
Subtotal - Equipment and supplies	59,416	-	-	59,416
4. Staff Costs (Concern and Partners)				
Partners Staff Costs				
Project Manager	3,896	15,584	19,481	38,961
Livelihoods Officer	6,818	27,273	34,091	68,182
Social Mobilizers (1 male + 1 female)	11,688	46,753	58,442	116,883
Finance and Admin Officer	2,727	10,909	13,637	27,273
Programme Manager (20%)	1,948	7,792	9,741	19,481
HR and Admin Officer (20%)	546	2,182	2,728	5,455
Finance Manager (20%)	1,948	7,792	9,741	19,481
Chief Executive (20%)	3,117	12,468	15,585	31,169
Support staff (incl. Guards)	3,507	14,026	17,533	35,065
Concern Staff Costs				-
Country Director (10% x1)	1,329	5,316	6,645	13,290
Director of Programme (20% x1)	2,388	9,553	11,942	23,883
Programme Manager (100%)	7,194	28,776	35,971	71,941
Livelihoods Specialist (25% x 1)	2,158	8,633	10,791	21,582
Grants & Support Coordinator (25% x1)	1,255	5,021	6,276	12,552
BCC Coordinator (25% x 1)	656	2,622	3,278	6,556
MER Specialist (25% x1)	1,494	5,974	7,468	14,935
Country Financial Controller(20% x1)	1,990	7,961	9,952	19,903
General Systems Manager (20% x1)	1,439	5,755	7,194	14,388
Compliance Specialist/ Officer (15% x2)	1,494	5,974	7,468	14,935
Partnership and Finance Coordinator (100%)	3,252	13,008	16,260	32,519
System team (20% x 4)	2,602	10,406	13,008	26,015
Finance Team (20% x 4)	3,235	12,938	16,173	32,345
Sub total: Staff Costs (Concern and Partners)	66,679	266,718	333,397	666,794
5. Operational Costs (Concern and Partners)				
Partners Operational Costs				
Office rent	4,383	17,532	21,916	43,831
Consumables - office supplies	2,046	8,182	10,228	20,455
Other services (telephone/fax, electricity/heating, maintenance, stationery)	3,507	14,026	17,533	35,065
Generator running costs	877	3,506	4,383	8,766
Vehicle rental (cost of hiring and POL)	17,922	71,688	89,611	179,221
Concern Operational Costs				-
Islamabad Office Costs				
Concern Islamabad office Administration costs (10%)	6,197	24,789	30,986	61,972
Concern Islamabad office Transportation costs (10%)	866	3,462	4,328	8,655
Balochistan Office Costs				
Concern Balochistan office Administration costs (100%)	7,451	29,805	37,257	74,513
Transport Running Costs (100%)	3,943	15,774	19,717	39,434
Sub total: Concern staff and operational costs	47,191	188,765	235,956	471,912
Total Direct Costs	380,577	1,284,645	1,605,806	3,271,028
Indirect costs (7%)	26,640	89,925	112,406	228,972
Total Programme Costs	407,218	1,374,570	1,718,212	3,500,000

ANY IN-KIND CONTRIBUTIONS

Not Applicable.

Annex 1 – Risks and Assumptions

Assumption	Risk	Likelihood	Impact	Mitigation
Programme will be able to attract qualified staff to join the programme team	Qualified staff are not willing to work in high risk areas of Balochistan.	Low	High	Concern offers competitive benefit package with excellent work environment as well as prefer to engage local candidates who are familiar with the context. Recruitment criteria are tailored to the context.
Staff turnover remains low	Due to better job opportunities elsewhere, difficult living conditions in the field, work physically and emotionally demanding, long travel time, many of the staff leave the programme	Low	Medium	Concern approach involves engaging multiple staff in programme activities. This ensures there is backup staff available if a staff move to another job within and outside Concern. Concern prioritises its staff psychological well-being to increase staff retention.
Female field staff, especially coaches and mentors, is recruited to facilitate programme activities with female beneficiaries due to socio-cultural context.	Female field staff, especially coaches and mentors, is difficult to recruit due to long working hours, their limited ability to relocate and the lack of adequate housing conditions.	Low	Low	Female field staff working hours will be adapted to the cultural context requirements not to interfere with other domestic priorities. Field staff, coaches and mentors are recruited locally to avoid relocation needs.
Operational control measures remain in place in line with Concern standard processes.	High security risk may limit access for some of the senior operational staff to all areas to verify implementation of all operational control measures	Low	Medium	All Concern staff are trained. Concern uses third party auditors who can travel to all the areas. Concern Pakistan staff have the authorisation to travel to all areas of Pakistan. All documents are available for review at Concern HQs.
Security remain conducive for Concern to implement its programme activities	Due to security volatility, programme activities may be temporary stopped in some areas for limited duration	Low	Low	Concern regularly conducts security and contextual assessment. This enable Concern to adapt its activities and security protocols to respond to any emerging situation or security risk.
Necessary permissions are in place from the Government of Pakistan and Afghanistan to support Afghan refugees and returnees.	The Government may limit support activities for Afghan refugees and returnees in Pakistan and Afghanistan, hindering Concern access to programme staff.	Low	High	Concern works in close coordination with relevant authorities to ensure all stakeholders are on the same page. This helps Concern retain its access to the programme areas.
There is no forced return of refugees from Pakistan enabling programme to keep them engage	Some refugees may be unable to complete their engagement in the programme due to their early and unplanned departure from Pakistan	Low	Medium	Concern during the inception phase will enquire from refugees and their family members about their return intension and will only engage those refugees who are willing to stay in

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in the programme for the required period.				Pakistan for a minimum period of time.
The economic situation remains stable in Pakistan and Afghanistan offering work and business opportunities for Afghan refugees and their host communities in.	In the event the economic situation in Pakistan or Afghanistan deteriorates, it will limit available waged and self-employment opportunities for programme beneficiaries.	Medium	Low	Concern's approach is to focus on market segments where there is a skills-gap. This will mean any reduction in economic activity will have limited impact on programme beneficiaries as their skills will be still needed.
The potential negative impact of natural disasters on programme participants' food security and livelihoods activities is mitigated in the target districts.	Pockets of high poverty levels tend to form in areas prone to natural disasters which may affect programme participants' livelihoods activities and food security.	Medium	High	Concern has ongoing DRR and DRM programmes in the Balochistan that will help this programme participants to mitigate potential negative impacts on food security and livelihoods activities.
Afghan refugees and their host communities are willing to engage in programme interventions that will foster change and enhance livelihoods activities and food security.	Conservative socio-cultural norms may create an environment of resistance to change and limit programme impact.	Low	Low	The strong engagement of community level committees in social mobilisation and important participation of community-based VSLA in facilitating access to financial services and promoting savings as well as in fostering social cohesion and integration will engage Afghan refugees and their host communities potentially reluctant to changes.

Overall Comment:

The general security situation remains stable but unpredictable with threats to staff in some areas. Ongoing counter-insurgency operations in parts of Balochistan continue to have both direct and indirect security implications for relief and development agencies. Law enforcement agencies continue to urge caution as the threat level remains high. There are concerns over the possibility of terrorist attacks against non-military targets as militants try to counter the militants in military operations conducted in both Pakistan and Afghanistan. At present, the main threats are being in the wrong place, at the wrong time and criminal kidnapping. It is feared that, as areas of NGO operations and armed insurgent activity increasingly overlap, targeted kidnapping and other violence may increase. However, this situation is far better as compared to previous years and Concern is able to fully implement its activities in Balochistan. The criteria used by Concern Pakistan for evacuation and suspension or discontinuance of programme activities stem largely from a coordination of interagency and UNHCR security planning, as well as from security indicators on the ground. Concern Pakistan has developed a strategy to maintain a low profile so as to reduce the risk to programme staff and property. Concern security guidelines covers all possible eventualities for Concern's work in Pakistan, contains a number of indicators governing suspension for security reasons and is continuously being updated to take into account evolving situations. Concern Pakistan's security focal point monitors the security situation and provides updates and advice on all security issues. Additionally, Concern's staff conducts regular assessments and is readily available for additional support. Concern is confident that the proposed programme can proceed smoothly due to its structure and Concerns longstanding good relations with the Government of Pakistan authorities and communities in the areas where it works.

Annex 2 – Project Partner Credentials

Partner 1

Water, Environment and Sanitation Society (WESS), registered since 1999 with the government of Balochistan under Societies Act 1860 as an NGO, based in Quetta with long term experience of implementing large scale programmes with Afghan refugees. WESS has implemented multi-year skill development and value chain programmes in partnership with MEDA/CIDA, FAO, Save the Children and Concern Worldwide. WESS is experienced in market linkages development for rural communities, value chain processes and mobilization around increasing demand for skill development initiatives. WESS has considerable experience of implementing skills development programmes for working children and their families as well as rural youths. WESS has been Concern's partner for more than a decade, having programme development, management and financial control mechanisms in place. By having established relationships with mandated provincial and national stakeholders, Commissionerate for Afghan Refugees (CAR), UN partners, prior (& continued) work experience with refugees' communities, working with local implementing partners (WESS in this project) and long-term commitment (2017 – 2021) makes WESS a strong partner.

Partner 2

Society for Mobilization Advocacy and Justice (SMAAJ) is a non-profitable and non-governmental organization, registered in Pakistan under Societies Act 1860, Registration No. 1422 based in Quetta. The mission of SMAAJ is to mobilize and support and to develop the capacities of the disadvantaged and most vulnerable people of the society, to bring positive and sustainable changes in their lives by minimizing the contributing factors towards poverty and vulnerability. SMAAJ is a rights-based organization working in remote rural areas of Baluchistan since 2005 focusing on the socio-economic development of Afghan refugees and marginalized communities. Their strengths include extensive linkages in remote areas of the province. The organization designs, develops and implements projects which relate to its overall mission and programs. SMAAJ has extensive experience in sustainable livelihoods, food security, market linkages development, education, and mobilization around increasing demand for skill development initiatives.