PROJECT PERFORMANCE REPORT

Poverty Graduation Programme for Afghan Refugees

Phase IV

January 2023-December 2023

Pakistan Poverty Alleviation Fund
Delivering Prosperity

www.ppaf.org.pk

PROJECT PERFORMANCE REPORT TEMPLATE
(Final Report - including for Multi-Year Agreement Reporting)

Partner Name:	*Pakistan Poverty Alleviation Fund (PPAF)*
Budget Year:	*2023*
Partner Code:	*1205175*
Cost Centre/s:	*33061*
Pillar/s:	*1*
Situation/s: (if applicable)	*1900 - Afghan Situation* *1318 – Pakistan Floods (SB)*
Project Start Date:	*January 15, 2023*
Project End Date:	*December 31, 2023*
Total Project Budget:	*PKR 616,526,041/-*
Operation/Country:	*Pakistan*
Impact Statement/s (with Impact Area):	***1900 - Afghan Situation*** ***1318 – Pakistan Floods (SB)*** **Impact Area:** Empowering communities and achieving Gender equality: Intended shifts in the protection and solutions of persons of concern as a result of advancements in community mechanisms, gender equality, health and livelihoods. **Impact Statement:** Refugees (of all age, gender, and diversity groups) can exercise their freedoms and rights and make use of access to public services leading to greater levels of gender equality and self-reliance.
Outcome Statement/s (with Outcome Area):	***1900 - Afghan Situation*** ***1318 – Pakistan Floods (SB)*** **Outcome Statement:** Refugees and asylum seekers have increased access to livelihood opportunities leading to higher number of self-reliant refugees and asylum-seekers. **Outcome Area:** Self-reliance, Economic inclusion, and Livelihoods.
Output Statement/s:	***1900 - Afghan Situation*** ***1318 – Pakistan Floods (SB)*** Opportunities for decent work for target communities, including women participation, are created through livelihood programming and the establishment of sustainable market linkages.
Reporting Period:	January 15-December 31, 2023
Date of Report:	31-01-2024

1. OVERALL PERFORMANCE

Pakistan Poverty Alleviation Fund (PPAF) is the lead apex institution for community-driven development in the country. PPAF was registered in February 1997 under Section 42 of the Companies Ordinance 1984 (now Companies Act 2017) as a not-for profit company. PPAF's mission is to transform the lives of the poor to create a more equitable and prosperous Pakistan. It has outreach in 149 Districts across all four provinces and regions of the country, supporting communities to access improved infrastructure, energy, health, education, livelihoods, finance, and develop resilience to disasters. PPAF serves the poorest and most marginalised rural households and communities across the country providing them with an array of financial and non-financial services. PPAF aims to ensure that its core values of social inclusion, participation, accountability, transparency, and stewardship are built into all processes and programmes. For a complete profile, please visit our website at http://www.ppaf.org.pk.

PPAF has been the lead implementing agency for the UNHCR-funded Poverty Graduation Programme (PGP) for Afghan Refugees since November 2017. The programme aims to assist ultra-poor and very poor Afghan refugee households in graduating out of poverty through the provision of productive assets and innovative schemes for income and productivity enhancement. The current phase (Phase-IV) of the programme was started on 15th January 2023 and completed on 31st December 2023. The overarching goal of this phase was to assist the ultra-poor and very poor Afghan refugee households in graduating out of poverty through the provision of productive assets and innovative schemes. The programme was implemented in District Nowshera of Khyber Pakhtunkhwa, District Quetta and Pishin of Balochistan and District Islamabad of ICT with an estimated cost of PKR 616 million.

Livelihood and food security are major and complex issues for Afghan refugees who often lack employable skills and trainings as well as productive assets to set-up their own enterprises. However, PPAF's experience with poverty graduation has shown that a one-time investment in transferring of productive assets combined with capacity building in business management, enterprise development, financial literacy, marketing, and networking skills can significantly improve the economic self-reliance of refugee populations in meeting their essential food security and livelihood related needs.

Most of Afghan refugees in Pakistan are daily labourers with limited livelihood opportunities and lack marketable skills. Rural areas are particularly affected, and vulnerable families, including women-headed households are most severely impacted. The lack of marketable skills is also hindering sustainable voluntary repatriation to Afghanistan.

Pakistani youths and young adults face challenges entering the skilled labour market due to limited access to formal training following secondary school. The competition for resources in the skilled job market also strains social cohesion between population groups. Access to state-run training centres that issue recognised certificates may be difficult for financial reasons, and limited choice of trades and lack of tools or equipment further exacerbate the problem.

In line with the regional Solutions Strategy for Afghan Refugees (SSAR), endorsed by the Government of Pakistan, UNHCR supports Afghan refugees through this project to acquire transferable skills so that refugee families can support themselves in a dignified manner for the duration of their stay in Pakistan and after their voluntary repatriation to Afghanistan.

To achieve sustainable livelihoods, ensure food security, and increase financial assets, coping strategies, and self-esteem the poverty graduation model has been implemented under this programme. The key inputs of the poverty graduation model contributed significantly to the long-term protection of refugees. These inputs include:

- Facilitating access to local safety nets such as mainstream social services, banks, and community organizations.
- Equipping refugees with employable skills, financial training, and access to registered employment opportunities in their host communities.
- Developing productive and common interest groups to promote effective access to markets, improve health and education opportunities with a focus on food security and physical infrastructure.

1.1. Project implementation strategy:

After signing the Project Partnership Agreement (PPA) between PPAF and the UNHCR on 15th January 2023, a Request for Proposals was launched on 17 February 2023 among the existing PPAF Partner Organisations (POs) working in Khyber Pakhtunkhwa and Balochistan to select PO(s) for implementation of Phase-IV of the programme. Resultantly, Initiative for Development & Empowerment Axis (IDEA) was selected through a robust partner selection process. PPAF engaged IDEA for implementation of the programme in Khyber Pakhtunkhwa, Balochistan and Islamabad. IDEA was having a valid Allowed to Work (ATW) status with the Commissionerate for Afghan Refugees (CAR) for the implementation of the programme. Grant agreement was signed with between PPAF and IDEA in April 2023, followed by a series of comprehensive orientation sessions were conducted for IDEA staff at District Quetta and Nowshera separately to facilitate the implementation of the programme activities. Subsequently, beneficiary selection process began using an agreed-upon criteria to support 3,000 target households. Project interventions were mapped with respect to Afghan refugee population residing in refugee villages, vulnerability, and security. A scenario-based planning approach was agreed upon with UNHCR and updated regularly.

The project aims to enhance the self-reliance and livelihoods of Afghan refugees through the poverty graduation approach. The main objective of the programme was to contribute to greater levels of gender equality and self-reliance by improving access of refugees and asylum seekers to the sustainable livelihood opportunities, increasing access to employment and entrepreneurship opportunities, incubating business startups and accelerating growth.

The project started in January 2023 with an aim of benefitting 750 Afghan refugees (Afghan PoR cardholders, mandate refugees of different nationalities, and asylum seekers) in District Nowshera in Khyber Pakhtunkhwa, Quetta in Balochistan and District Islamabad in ICT. Later, the number of beneficiaries increased from 750 to 3,000 due to an additional financing and subsequently an amendment made in the PPA accordingly. The revised PPA was signed on 27th June between UNHCR and PPAF. The project activities mainly focused on the provision of productive assets to the identified households (PSC 0-18) along-with capacity development trainings including Enterprise Development Trainings (EDTs), Community Managerial Skills Trainings (CMSTs), youth engagement events, awareness sessions on gender, PSEA, cross cutting themes, and financial literacy trainings for both gender.

1.2. Key Achievements (Outputs):

The project was implemented in three refugee villages (Akora Khattak, Kheshgi Payan & Turkman) of District Nowshera in Khyber Pakhtunkhwa, one refugee village (Muhammad Khel) of District Quetta, two refugee villages (Old Saranan and New Saranan) of District Pishin in Balochistan and of District Islamabad in ICT.

All the programme targets have been achieved by forming 6 Community Institutions (CIs), transferring 3,000 productive assets (40% women) to ultra and vulnerable poor households, providing enterprise development trainings to 2,937 asset recipients and CRPs (40% women), 12 awareness sessions participated by 308 participants (49% women), 25 students (16% women) were trained on entrepreneurship and skill training and were provided with seed capital money. The overall progress is described in the table below:

S. No	Activity	UoM	Total Targets	Total Achieved	% Ach [1]	Nowshera	Quetta	Pishin	Islamabad
1	Formation/ Strengthening of Community Institutions	No	3	6	200%	3	1	2	-
2	Village Development Plans	No	3	6	200%	3	1	2	-
3	CIs Capacity Building through CMSTs	No.	12	12	100%	6	2	4	-
4	Youth Engagement Events	No.	-	16		10	3	3	-
5	Awareness Sessions on Accessing Public & Financial Services	No	6	12	200%	6	2	4	-
6	Identification of HHs- PWR and PSC to Identify Poor HHs For Targeting	Pax	4,000	4,211	105%	2,188	687	1,336	-
7	Enterprise Development Training for Assets' Recipients and CRPs	Pax	3,000	2,937	98%	1,318	487	1,132	-
8	Provision of Productive Assets	No	3,000	3,000	100%	1,318	487	1,132	63
9	Start up support and enterpreneurship skill training for DAFI scholars	Pax	25	25	100%	-	-	-	25
10	Accelerator support- Business Facilitation centre	No.	1	1	100%	1	-	-	-

[1] In some of the activities, the achievement is more than 100%. The main reason is the inclusion of news camps and districts to achieve the target of beneficaries whereas the overall budget remains same as per signed agreement.

The detailed description of the activities is attached as Annex-I whereas brief description of the major activities is explained as below:

Start up support to DAFI scholars:

Under the activity of Start-up Support and Entrepreneurship Skill Training in National Incubation Centers for DAFI Scholars, 25 students were trained via a six-month training course on entrepreneurship skill trainings. As per defined in the PPA, an MOU was signed with National Science and Technology Park-NUST Islamabad in July 2023 for the training component of the programme. After following a thorough selection process, 25 students were selected for further training of six months at NSTP-NUST Islamabad. The students were enrolled and were engaged in incubation training. The training comprised of specialised training in enterprise development skills, which cover the key contents like how to register and run the enterprise, inventory/record keeping, financial management, marketing skills etc. it included the special career counselling sessions.

During the course time, UNHCR provided tablets to all the 25 students and instructors at NSTP. The graduation ceremony was conducted after the successful completion of the incubation training. Each participant was provided with the seed money of PKR 268,000 as a start-up support to their businesses. The graduation ceremony was attended by the Deputy Country Representative of UNHCR, Ms. Tammy Sharp along with UNHCR team, Mr. Mr. Muhammad Essa Al Taheri, CEO of the U Bank and PPAF programme team. Ms. Tammy Sharp highlighted and appreciated the efforts of PPAF and IDEA for successful completion of training. She met with all the groups separately in which students shared their business ideas and status of their businesses. Seed money was distributed by the guests at the end of the event.

Accelerator support to business facilitation centre:

Under the activity of accelerator support to business facilitation centre, the capacity building trainings were conducted for Common Interest Groups of Turkman camp at District Nowshera. Three separate trainings were conducted on digital marketing and online access to online platform, on the carpet product development and marketing latest trends, carpet weaving business facilitation unit operation, administration, and management. The events aimed to build the capacity of carpet producers living in Turkman camp of Nowshera for further strengthening the business facilitation centre being established by UNHCR.

Accredited training on Paramedics:

The activity of accredited training on paramedics was not feasible keeping in view time and budget constraints. As no institute was offering certified training of 6-12 months, during the programme implementation timeframe. All the government institutes were offering the course period of at least two years. The matter was discussed with UNHCR, and it was proposed to UNHCR to divert the amount of the training to the activity of Start-up support and entrepreneurship skills training for DAFI scholars and distribution of productive assets. The proposal was accepted and on the approval of UNHCR in October 2023 the said amount was diverted to the activity of DAFI scholars and procurement of productive assets. Later, UNHCR requested PPAF to procure items for Oasis Beauty School (as advised by UNHCR protection team). A list of items was shared by UNHCR, and procurement was done by IDEA and items handed over to the concerned amounting PKR 4.2 million. List of items and receiving has been duly shared with UNHCR.

2. CHANGES AND AMENDMENTS

Initially, the project initially aimed to target 750 households from Nowshera (Khyber Pakhtunkhwa) and Quetta (Balochistan). This target was set out in the original PPA signed between UNHCR and PPAF in January 2023. In late June 2023, the project's target was revised from 750 to 3,000 households due to an increase in the project budget from PKR 198.07 million to PKR 616.52 million. As a result, the PPA was also revised accordingly. The targets were revised with an increase in both programme and operational costs. Initially, the project was planned for Nowshera, Quetta and Islamabad Districts, but it was later expanded to include District Pishin in Balochistan with consent and approval of UNHCR due to non-availability of target households in District Quetta.

The below table shows the initial planned versus revised targets, along-with the additional amounts allocated to different programme activities:

S. No	Program Activities	UoM	Initial Targets	Revised Targets	Increase	Original Budget (PKR)	Revised Budget (PKR)	Increase (PKR)
1	Formation/ Strengthening of Community Institutions	No	3	3	-	150,000	150,000	-
2	Village Development Plans	No	3	3	-	150,000	150,000	-
3	CIs Capacity Building through CMSTs and youth engagement events	No.	12	12	-	1,800,000	1,800,000	-
4	Awareness Sessions on Accessing Public & Financial Services	No	3	6	3	150,000	360,000	210,000
5	Identification of HHs- PWR and PSC to Identify Poor HHs For Targeting	Pax	4,000	4,000	-	2,000,000	2,000,000	-
6	Enterprise Development Training for Assets' Recipients and CRPs	Pax	1,500	3,000	1,500	10,500,000	27,000,000	16,500,000
7	Provision of Productive Assets	No	750	3,000	2,250	112,500,000	465,000,000	352,500,000
8	Start up support and enterpreneurship skill training for DAFI scholars	Pax	25	25	-	12,500,000	18,750,000	6,250,000
9	Accelerator support- Business Facilitation centre	No.	1	1	-	1,000,000	1,000,000	-
10	Accredited Certified Paramedics Trainings for Youth	No.	12	25	13	3,000,000	6,250,000	3,250,000
11	Impact Assessment Survey of Previous Projects	No.	-	1	1	-	6,000,000	6,000,000
	Sub-Total Program Cost					**143,750,000**	**528,460,000**	**384,710,000**
	Operational Cost							
	Sub-Contractor Operational Cost	PKR				33,741,885	48,708,216	14,966,331
	PPAF Operational Cost	PKR				12,962,053	15,645,256	2,683,203
	PPAF Integrity Cost	PKR				7,618,159	23,712,569	16,094,410
	Sub-Total Operational Cost	**PKR**				**54,322,097**	**88,066,041**	
	Grand Total	**PKR**				**198,072,097**	**616,526,041**	

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3. ACTUAL PROGRESS ACHIEVED TOWARDS PLANNED RESULTS (MEASURING RESULTS)

3.1. Impact and Outcome Assessment of the Project Interventions:

3.1.1. Impact Assessment of previous phases:

As per requirement of the programme mentioned in the partnership agreement signed with UNHCR, PPAF through a third-party firm has conducted a detailed impact assessment for the last three implemented phases of PGP. A detailed meeting was conducted between UNHCR and PPAF team and UNHCR suggested undertaking an impact assessment study of all three phases based on available beneficiaries at ground level. Moreover, they also suggested including the impact assessment of the skills training component implemented by another UNHCR partner, NAVTTC, under the same programme framework.

For the said purpose, combined TORs were developed by PPAF and after the consent of UNHCR these were advertised on Brightspyre. As per the PPAF's procurement guidelines, after a rigorous evaluation process, International Consulting Associates (Pvt) Ltd. was hired for conducting the impact assessment study along with the assessment of UNHCR NAVTTC project. The overall scope of this assignment was to assess and evaluate the performance, outcomes, and impacts of both the programmes, as well as to identify gaps, best practices, and lessons learned related to programme objectives, outputs, and key interventions. Later, on the request of UNHCR team, tracer study on Skill Development Project (MADE51) was also added in the scope.

Key Findings: Overall, the programme has a profound impact on economic, educational, and social dimensions. A total of 54% of the sampled population has successfully graduated out of poverty, achieving a Poverty Scorecard (PSC) greater than 23. Moreover, 92% of the beneficiaries experienced an improvement in their PSC scores.

The overall change in income was 28%, of which was primarily attributable to beneficiaries with an income level of up to PKR 20,000 and PKR 20,000 – 40,000. A very encouraging development is the emergence of a segment of beneficiaries, representing 0.3% of our sample, reporting income level of PKR 120,000 to 200,000. The high satisfaction expressed by beneficiaries, with a remarkable 96% approval rate for the quality of assets provided, underscores the programme's sustainability and positive outcomes. A substantial majority, around 78%, of households reported direct involvement in the procurement of productive assets. This participation was a crucial component of the programme, as it fostered a sense of ownership.

The productive assets were selected with due consideration to skillset of the household members, resulting in 98% of the respondents' reporting alignment of assets received with their skillset catalysing sustainable economic growth.

The study also revealed that the Enterprise Development Training (EDT) significantly enhanced participants' business understanding, with 49% improving costing and pricing knowledge, 16% enhancing marketing skills, 10% gaining asset management expertise, and 9% boosting confidence in running enterprises. The Financial Literacy Trainings imparted to the respondents also received overwhelmingly positive feedback with 87% experiencing an improvement' in numeracy skills.

The programme's impact on women empowerment is evident in improved quality of life, educational opportunities, well-being, and access to amenities. Confidence and abilities have been positively influenced, with 38% feeling better equipped to handle challenges and 27% gained increased confidence in decision-making.

Best Practices and Lessons Learnt:

The success of the Poverty Graduation Programme within the country's policy framework for Afghan refugees can be attributed to partner selection, a focus on social mobilisation, training, and community engagement expertise. PPAF's consistent support, regular engagements, and tailored assistance facilitated a collaborative and effective partnership with partner organisations, ensuring tasks were executed with integrity. Community Institutions and Village Development Plans strengthened community engagement, while Community Managerial Skills Training empowered leaders. The programme's localised development planning, involving both genders, aligned community aspirations with actionable strategies. Asset allocation, guided by community-based policies, shifted beneficiaries from dependency to empowerment, fostering self-sufficiency. Enterprise Development Training enhanced entrepreneurship skills, with cultural sensitivity reinforcing intervention efficacy. The programme's impact is evident in substantial poverty graduation rates, increased school attendance for children, and transformative community development.

Recommendations:

To enhance the sustained impact of the PGP, integration of Village Development Plans (VDPs) into governance frameworks is advised, emphasising the need for official recognition and proactive steps for sustained impact. Tailored training approaches for Community Institutions (CIs) based on varying effectiveness levels of CIs highlight the necessity of ongoing, specialised training for sustainable community development.

To optimise impact, clear communication on a gender-sensitive approach for women CIs formation, and strategic programme sequencing for enhanced impact is strongly advised.

Additionally, it is recommended to align the PGP with IOM's initiative which involves strengthening of Small and Medium Organizations (SME) owned by Afghan refugees through disbursement of cash grants. This will facilitate knowledge exchange, skill enhancement, and networking among Afghan refugees engaged in economic growth.

Adaptive resource management for dynamic programme targets, including periodic budget re-evaluations, is very crucial and should be carefully considered in the future to ensure smooth programme implementation and maintenance of a positive working relationship with the partner organizations. The final impact assessment report has been shared with UNHCR and is attached as Annex II.

3.1.2. Output and Outcome Assessment Survey:

As per the PPA, PPAF through its implementing partners was committed to carry out an output and outcome assessment survey by following the Poverty Scorecard (PSC) tool (used at the baseline stage) or poverty indicators at the time of beneficiary selection to help assess changes related to outcome indicators as well as tracking of poverty graduation including changes in income, value of productive assets, livelihoods and households' wellbeing.

PPAF implementing partner IDEA conducted the output and outcome assessment survey utilising the same PSC tool along with additional survey questions to track changes in income, the value of productive assets, livelihoods, and household wellbeing, among another factors, the activity took place during the last week of December 2023. Beneficiaries who received productive assets on or before December 17, 2023, in District Nowshera, Pishin and Quetta were included in the sample survey to evaluate their graduation level and progress against outcome indicators outlined in the programme's log-frame.

PPAF staff members made random spot check field visits during the survey exercise. The major purpose of these spot checks was to monitor the PO field staff carrying out the survey and to ensure that the activity is being carried out as per the guidelines and standard operating procedures issued.

A total of 389 sampled households were covered through this exercise with a geographical spread of 17% in Quetta, 31% in Pishin and 51% in Nowshera. All the households received assets pertaining to small enterprises. The field level survey data have been collected by the implementing partners using the Poverty Score Card along-with household and village level survey questions complementing the programme agreement.

Measuring PGP performance against the programme goal and outcome indicators shows that the programme is making progress against set targets. The programme goal indicator tracks changes in the household PSC above 23. Results of this survey shows that only 4 households, (or 1% of the sampled beneficiary households) in comparison to the baseline, now have a PSC higher than 18 after few weeks of asset transfer, against the target of 30% of households till the programme end in December 2023. Further results of the survey show that 37% of households have improved, 63% have not changed in their PSC in comparison to the baseline. It was a Post PSC analysis as assets were transferred in October 2023 so there is not a major change in the score. The results of post PSC and impact assessment have variations as the post PSC analysis is conducted for the current phase whereas impact assessment was conducted for last three phases since inception. Detailed output and outcome assessment report is attached as Annex-III.

Moreover, the matrix below illustrates the progress made towards the planned results:

Measuring Planned Results (Work Plan):

Output(s) Statement	Key Output Activities	Output Indicator(s)	Pop. Type	Output Targets by Pop. Type	Output Indicator disaggregation agreed for reporting - if and as applicable to the indicator, agreed by UNHCR and Partner					Achievements
					CoO	Gender	Age	Disability	Site	
Opportunities for decent work for people we serve are created through livelihood programming and the establishment of sustainable market linkages alongside community outreach to increase female participation	Formation/ Strengthening of CBOs	# of CBOs formed	Refugees and asylum seekers	3	Y	Y	Y	Y	RVs Quetta, and Nowshera[2]	A total of 6 community institutions were strengthened against the target of 3. The overachievement is due to the inclusion of new camps i.e. Kheshgi camp at Nowshera and Saranan New and Old at Pishin.
	CBOs formation and Capacity Building	# of CBOs formed and trained	Refugees and asylum seekers	12	Y	Y	Y	Y	RVs Quetta, and Nowshera	12 events were conducted on Community Management Skill Training (CMSTs) in which 318 members (156 men and 162 women) were trained on community management skills. Total 16 youth events were conducted in the target area to promote peace and harmony. Keeping in view cultural constraints, separate events were organized for boys and girls which were further attended by 265 boys and 259 girls.
	Area/ Village Development Plans	# of VDP developed	Refugees and asylum seekers	3	Y	Y	Y	Y	RVs Quetta, and Nowshera	6 Village development plans (VDPs) were developed in 6 targeted camps of Balochistan and Khyber Pakhtunkhwa.
	Awareness Sessions on Gender/ PSEA/ Cross Cutting Themes (25 persons per session)	# of PSEA Sessions held	Refugees and asylum seekers	6	Y	Y	Y	Y	RVs Quetta, and Nowshera	12 Awareness sessions were conducted on Gender/PSEA and cross cutting theme in target districts of Balochistan and Khyber Pakhtunkhwa. The sessions were attended by 308 pax (156 men and 152 women).

[2] District Pishin was added and the programme implementation was carried out in 6 camps instead of 3 as per signed due to inclusion of camps duly approved by UNHCR.

Output(s) Statement	Key Output Activities	Output Indicator(s)	Pop. Type	Output Targets by Pop. Type	Output Indicator disaggregation agreed for reporting - if and as applicable to the indicator, agreed by UNHCR and Partner					Achievements
					CoO	Gender	Age	Disability	Site	
	Baseline Survey-Identification of HHs	# of Baseline Survey Conducted	Refugees and asylum seekers	1 survey (4,000 HHs)	Y	Y	Y	Y	RVs Quetta, and Nowshera	A total of 4,211 PSCs were conducted in the Programme area and out of 4,211 PSCs, 3,299 fall under 0-18.
	Poverty Graduation EDT & financial Literacy Training and Bank Account Opening Facilitation	# of Refugees trained on EDT & Financial Literacy	Refugees and asylum seekers	3,000	Y	Y	Y	Y	RVs Quetta, and Nowshera	A total of 2,937 beneficiaries (1,766 men and 1,171 women) were trained on basic asset management, enterprise development and basic financial literacy. In Islamabad, as advised by UNHCR, EDTs beneficiaries was not carried out due to security concerns.
		# of Persons of Concern who are using banking services (e.g., Savings, Loans, Transfers	Refugees and asylum seekers	750	Y	Y	Y	Y	RVs Quetta, and Nowshera	PPAF along with its sb contracting partners conducted training on financial literacy (which was part of the EDT session). Beneficaries were sensitized and giving awareness for opening of bank accounts. Due to expiry of POR cards, banks are not facilitating refugees for account opening.
	Poverty Graduation - Assets and Conditional Cash Transfer for Businesses (including signboards/ visibility)	# of refugees who received Productive Kits, Assets	Refugees and asylum seekers	3,000	Y	Y	Y	Y	RVs Quetta, and Nowshera	A total of 3,000 productive assets were distributed (1,780 men & 1,220 women) in the target area of Balochistan, Khyber Pakhtunkhwa and Islamabad.
	Accredited Certified Paramedics Trainings for Youth	# of refugees received Paramedics Trainings	Refugees and asylum seekers	25	Y	Y	Y	Y	RVs Quetta, Islamabad and Nowshera	The activity was not feasible and as approved by UNHCR, the activity budget was shifted to Start-up Support and Entrepreneurship Skill Training for DAFI Scholars and procurement of items for Oasis school.

Output(s) Statement	Key Output Activities	Output Indicator(s)	Pop. Type	Output Targets by Pop. Type	Output Indicator disaggregation agreed for reporting - if and as applicable to the indicator, agreed by UNHCR and Partner					Achievements
					CoO	Gender	Age	Disability	Site	
	Start-up Support and Entrepreneurship Skill Training in National Incubation Centers for DAFI Scholars	# of people we serve who have home based Employment/ Enterprises	Refugees and asylum seekers	25	Y	Y	Y	Y	Islamabad	A six-month training on Entrepreneurship skills training was completed by 25 DAFI Scholars (21 boys & 4 girls) at National Science and Technology Park (NSTP-NUST). Seed money was also given to the students as start up support for the business establishment.
	Accelerator Support - Business Facilitation Units (Carpet Weaving Center at Turkman Refugee Village in KP	# of Centers supported for Business Facilitation	Refugees and asylum seekers	1	Y	Y	Y	Y	Nowshera	UNHCR Peshawar office has already initiated the process of center construction and procurement of necessary equipment. PPAF has to conduct the capacity building for CIGs to build the capacity of carpet producers living in Turkman camp of Nowshera for further strengthening the business facilitation center. A total of 27 members of CIGs were trained on digital marketing and online access to online platform, carpet product development and marketing latest trends and carpet weaving business facilitation unit operation, administration, and management.

3. POPULATION COVERAGE

A total of 3,000 beneficiary households were provided with productive assets (40.67% assets to women). The table shows that 89.73% of the assets were provided to adult population followed by youth at 9.17% and elder at 1.1%.

Age Group	Women		Men		Total Population	Total % age
	Total Population	% age	Total Population	% age		
18-24 (Youth)*	104	3.47%	171	5.7%	275	9.17%
25-64 (Adult)	1,107	36.9%	1,585	52.83%	2,692	89.73%
65 & above (Elder)	9	0.3%	24	0.8%	33	1.1%
Grand Total	**1,220**	**40.67%**	**1,780**	**59.33%**	**3,000**	**100%**

* Assets were transferred to beneficiaries having age 18 years or above.

4. PARTICIPATION OF AND ACCOUNTABILITY TO THE AFFECTED POPULATIONS

This project has been implemented under an overarching community-led and demand driven strategy guided by the core values of PPAF: Inclusion, participation, accountability, transparency, and stewardship. The objective to ensure outreach to the most vulnerable communities and households within the Afghan Refugees.

Communities were directly involved in the entire process of beneficiary identification and procurement of productive assets. PPAF and its sub-contracting partner IDEA has a well-recognised complaint response mechanism in place. A proper grievance mechanism was in place during asset distribution ceremonies to ensure accountability and transparency. Community institutions were formed and strengthened through different sessions, where they were oriented about the project interventions and implementation. Complaint banners were used for any complaint or suggestions or feedback at the camp level. They were also oriented regarding the complaint to CAR office if they have any issue they want to be resolved. The office address was shared with the people, and they visited the office each day. The CI and community leaders and elders played a vital role, and they also played a positive role. IDEA head office land line number was also displayed on the banner at the camp level. PPAF officials also visited the camps time to time and met with the target population. Procurement committees were formed at community level to ensure transparency and accountability.

A detailed one-year PSEA Capacity-Strengthening Implementation and Monitoring Plan was developed jointly by the implementing Partner and UNHCR based on the Partner´s self-assessment, UNHCR´s assessment and subsequent discussions. Regular updates were shared with UNHCR against the monitoring plan. PPAF has a policy document on PSEA and has developed a code of conduct on implementation of PSEA and its part of policy and procedures. A clause has been added to partnership agreement signed with the sub-contracting organisation to adopt policies that prohibit SEA and to take measures to prevent and respond to SEA. As per the clause, sub-contracting partners have developed the internal policy on PSEA and taking measures to prevent PSEA. Awareness sessions were organised on gender, PSEA and cross cutting theme at community level. Total 12 awareness sessions were conducted each with men and women community members. A total of 308 participants including 152 women participated in these sessions at Khyber Pakhtunkhwa and Balochistan. **Important to note that it was the first ever opportunity that refugees in the camp were provided with information on PSEA, genders, gender equality as well as on climate change and social cohesion.**

5. RISK MANAGEMENT AND INTEGRITY

The following Risk Management and integrity was prepared and made part of the PPA signed between UNHCR and PPAF as follows:

RISK #	IF	Likelihood (lowest; 5 most likely)	Impact (1 Lowest; 5 Highest impact)	RISK TREATMENT
1.	Political pressure owing to Less Resources and More Deserving Households	3	3	PPAF engaged all the actors including target households and local Shuras right from the start of the project to orient them about beneficiary selection criteria and process and to seek their buy-in and engagement so that any conflict, grievance, and political pressure is minimised or avoided.
2.	Non completion of project in time.	2	4	UNHCR monitored the progress of the project through the monthly updates from the PARTNER (written/email) and quarterly progress meetings. Any shortcomings accordingly communicated by sub-contracted organisation to PARTNER and subsequently UNHCR for immediate action and to ensure the timely completion of project.
3.	Maintenance of financial record of the local partner organisations in Balochistan and KP.	2	4	PPAF and UNHCR conducted verification of the partner accounts at least twice per year, to ensure that financial records are transparent and acceptable. Verification reports reflected the observations during the monitoring visit and recommendations suggested for immediate action and improvement.
4.	Lack of or delays in completing	2	5	The project implemented with the existing good performing partner of

RISK #	IF	Likelihood (lowest; 5 most likely)	Impact (1 Lowest; 5 Highest impact)	RISK TREATMENT
	registration with Economic Affairs Division and CAR office for PPAF and sub-contracted partners which could lead to delays in project timeline			PPAF who have active Allowed to Work status with CAR office as well as registration with EAD so that project implementation is started in time and sufficient time for capacity building, mentoring and handholding of the target right holders can be utilised.

The programme, technical experts, protection, and project control teams of UNHCR's Country Office Islamabad, Sub-Office Peshawar and Sub-Office Quetta closely monitored the project activities and provided the necessary advice and guidance to ensure full compliance with the Project Partnership Agreement.

6. PROGRESS ACHIEVED TOWARDS PROTECTION AGAINST SEXUAL EXPLOITATION AND ABUSE (PSEA) CAPACITY-STRENGTHENING IMPLEMENTATION AND MONITORING PLAN

A detailed one-year PSEA Capacity-Strengthening Implementation and Monitoring Plan was developed jointly by the implementing Partner and UNHCR based on the Partner´s self-assessment, UNHCR´s assessment and subsequent discussions. Regular updates were shared with UNHCR against the monitoring plan. PPAF has a policy document on PSEA and has developed a code of conduct on implementation of PSEA and its part of policy and procedures. A clause has been added to partnership agreement signed with the sub-contracting organisation to adopt policies that prohibit SEA and to take measures to prevent and respond to SEA. As per the clause, sub-contracting partners have developed the internal policy on PSEA and taking measures to prevent PSEA. Awareness sessions were organised on gender, PSEA and cross cutting theme at community level. Total 12 awareness sessions were conducted each with men and women community members. A total of 308 participants including 152 women participated in these sessions at Khyber Pakhtunkhwa and Balochistan. **Important to note that it was the first ever opportunity that refugees in the camp were provided with information on PSEA, genders, gender equality as well as on climate change and social cohesion.**

The progress update against the UNHCR PSEA Capacity-Strengthening Implementation and Monitoring Plan is attached as Annex IV.

7. EXIT STRATEGY AND SUSTAINABILITY

Project implementation involves a range of risks, both external and internal, that can potentially derail the project or lead to sub optimal outcomes. Identifying, managing, and mitigating risks remained critical to the success of the Poverty Graduation Project. The following strategy was adopted by PPAF to manage the risks:

- Responsibilities were assigned to the project management staff and to the implementing partners according to the set deliverables with clear timelines and budget allocations so that everyone clearly knows their role and could mitigate any potential risks.
- Necessary NOCs and allowed to work status was acquired before starting the project to avoid any security and operational issues. Community leaders among refugees, host community, District administration and CAR office was kept informed while implementing the project.
- Regular back stopping, implementation support visits, monitoring and periodic physical and financial review was ensured by PPAF to avoid any miss management of time and financial resources.
- Timelines were strictly observed, and action plans were developed where delayed were observed, to complete the activities within time frame.
- The programme, technical experts, teams of UNHCR's Country office Islamabad, Sub Office Peshawar and Sub Office Quetta were kept informed about the project activities. Necessary advice and guidance were sought in POR verification process and for necessary changes required for on ground implementation of project while ensuring full compliance with the Project Partnership Agreement.
- Complaint mechanism was in placed while transfer of assets so that any misconduct or delinquency could be notified, if required.
- Detailed VDPs were developed and shared with CAR office for further consideration.

The project implementation strategy focused on institutional and economic sustainability of the target households and the refugee communities. The very premise of the poverty graduation approach aimed at graduating the target poor and vulnerable households' sustainability whereby minimizing their dependence on external social safety assistance. Community institutions/local shuras actively participated in the project from inception to end implementation. Their active role ensured at every stage. For innovative schemes, maintenance committees are formed who are handed over the schemes properly and have the mandate to run it even if implementing agency exit the area. The maintenance committee is fully responsible for the operation and maintenance of the project. POs provided technical guidance to the maintenance committee for the proper operation and maintenance of the project.

Throughout the project period, all the beneficiaries were tracked constantly by partner organization/s and PPAF for timely feedback and guidance. Over and above community institutions (COs/VOs/CIGs) were formed to make sure that graduation progress of all households is discussed during their routine meetings and documented.

Monthly and quarterly field visits were conducted by multi-function team of PPAF. Post asset transfer PSC survey was conducted to gauge the impact of the project.

The beneficiaries have established their small-scale enterprises in the local markets. The local community leaders and elders and community institutions were involved in the identification process. After getting their assets they established their businesses and their income increased. The local community leaders and elders and CIs will do follow up with the beneficaries and will mobilize them for the continuation of their businesses. The data is also shared with the CAR local office, and they will also do their follow up visits for checking up the businesses of the beneficiaries. Some of the beneficiaries have opened their bank accounts first time and after starting their businesses and they will also open the bank account on their businesses names in the future as well. Capacity building sessions were organized including enterprise development training, community management skill training, training for CIGs and awareness session on gender, PSEA and cross cutting themes. As result of the trainings, the participants capabilities and skills were enhanced. The resilience of the beneficiaries increased in terms of starting their businesses and they know about how to start the business, where to start the business and know about the record keeping tools and techniques.

8. LESSONS LEARNED

Strong coordination among partners and stakeholders is critical for implementing the project effectively, enabling quick decision-making and the escalation of issues to concerned authorities. A working group of partners can help to ensure the financial inclusion of Afghan refugees, including the opening of bank accounts and registration of small businesses. Hence, coordinated efforts should be made for policy -level interventions by UNHCR and other stakeholders.

It is important to manage information and documentation well to ensure accountability and proper visibility, which in turn helps to mobilize resources at a global level.

The project design was very good and adoptable for the local communities. The reason was that all the beneficiaries received their assets as per their previous experiences and needs. This was not like some of the projects that the activities and types of assets are being finalised in the initial meetings before the start of the project. Each activity was designed, initiated, and completed with the involvement of the local communities. Beneficiaries were identified and verified through a series of activities.

For future interventions, it is recommended that the project targets should be linked with the time/duration. Realistic targets should be allocated for future interventions. In this way each activity will be completed in true spirit.

9. VALUE FOR MONEY/COST EFFECTIVENESS

The project demonstrates strong value for money, underscored by its cost-effectiveness. With operational costs for the implementing partner amounting to less than 15% of total eligible cost of the Action, the programme efficiently operated in Balochistan and Khyber Pakhtunkhwa. Notably, the asset cost for the current phase stood at PKR 155,000, facilitating the transfer of highly productive assets. Impact assessment further solidifies its cost-effectiveness, revealing that 54% of beneficiaries successfully graduated out of poverty. It's important to note the challenging economic context, with daily price increases driven by a high dollar exchange rate, which limited savings opportunities within the programme.

The project's efficiency and sustainability are further strengthened by robust community involvement in its implementation. Active engagement of local communities ensures that the programme resonates with the specific needs and contexts of the beneficiaries. This participatory approach not only enhances the effectiveness of interventions but also fosters ownership and accountability among community members. By involving the community in decision-making processes, the programme taps into local knowledge and resources, maximizing its impact and long-term sustainability. Community involvement serves as a cornerstone for the efficient and sustainable implementation of the programme, ensuring that it remains a strategic development investment with enduring positive outcomes. Communities were directly involved in the entire process of beneficiary identification and procurement of productive assets. Procurement committees were formed at community level to ensure transparency and accountability.

10. COORDINATION

PPAF maintained close coordination with the UNHCR office through regular coordination meetings, progress review sessions and joint field visits. Monthly progress updates were shared with UNHCR in writing via email correspondence. Progress meetings took place at least once a month to take stock on implementation progress and challenges.

PPAF team members regularly visited the project areas, conducting monitoring and implementation support missions with team members from the sections of Finance and Monitoring and Evaluation. These visits helped the partner organisation to resolve implementation issues/ course corrections.

PPAF and its sub-contracting partner involved all the stakeholders from the very start in the project activities due to which the target of 3,000 was achieved in limited time. The donor continuous visits to the project areas and consultation with the beneficiaries and the local communities increased the community ownership in the project. PPAF subcontracting organisation IDEA established a good and strong coordination system with the community, CAR, donor, and civil society organisations during the implementation of the project.

11. PARTNERS/THIRD PARTIES

PPAF hired sub-contracted POs/NGOs to undertake the field level activities. IDEA was selected by PPAF, using the competitive Call for Proposals (CfP) procedure. Sub-contracting partner organisation, IDEA was selected for implementation of poverty graduation programme is target districts. PPAF signed the grant agreement with the sub-contracting partner till 31st December 2023 to complete the project activities. Project implementation through involvement of local communities and partners proven to be effective.

Working with local partners is better in terms of mobility and cost effectiveness as these partners are already implementing projects funded by other donors in the same or nearby areas. They have strong linkages with the stakeholders of the area and face fewer issues while working in the field/ project area.

Annual Feedback Forms
PARTNER TO UNHCR ANNUAL FEEDBACK FORM

Year: 2023

Country: Pakistan

Agreement Symbol: PAK01/2023/0000000922/000

UNHCR aims to enhance partnership and project management in order to achieve the desired results in providing protection to refugees and other Persons of Concern. Please provide concise comments and suggestions (a maximum of 2 pages, to be submitted with the end-of-year report):

1. Was your organization invited to participate in the Strategic Planning process?	☒ YES ☐ NO
2. Was your organization informed about the outcome of the Strategic Plan? If yes, when?	☒ YES ☐ NO
3. Was the Partnership Agreement signed before the 2nd week of January? If no, when? **15 January 2023**	☐ YES ☒ NO
4. Was there a common understanding reached during the negotiation process leading to the Project Agreement? If no, please explain	☒ YES ☐ NO
5. Was there timely release of funds in accordance with the terms of the Partnership Agreement and implementation rate? If no, please provide further detail	☒ YES ☐ NO
6. Was a joint monitoring plan developed within the first trimester of the Project?	☐ YES ☒ NO
7. Was the monitoring plan implemented accordingly? If no, please provide further detail	☐ YES ☒ NO
8. Did UNHCR provide timely feedback on Partner financial and performance reports?	☒ YES ☐ NO
9. Was your organization correctly informed about project closure and was it implemented in time? If no, please provide further detail	☒ YES ☐ NO
10. In case of UNHCR budgetary constraints, was the agreed Budget adversely affected?	☐ YES ☒ NO
If so, was your organization informed in a timely manner? YES ☐ NO	☐
11. Was your organization able to get in touch with UNHCR personnel when needed? ☐ NO If no, please provide further detail:	☒ YES
12. Do you have any suggestions for improvement in terms of partnership and project management?	

Name of Partner Organization: Pakistan Poverty Alleviation Fund (PPAF)

Name of the Authorized Official: Nadir Gul Barech- Acting Chief Executive Officer

Signature (*or e-signature*): **Date:29 February 2024**