

LIVELIHOODS STRATEGY

2018 – 2021

PAKISTAN



Table of Contents

LIST OF ACRONYMS	3
EXECUTIVE SUMMARY	4
INTRODUCTION	5
BACKGROUND	5
The host country profile	5
Afghan Refugees in Pakistan	6
Legal and Policy Framework	6
Voluntary Repatriation and its Implications	7
Challenges and the way forward	8
UNHCR Livelihoods-related interventions	9
SITUATIONAL ANALYSIS	10
SWOT Analysis	10
Institutional mapping	11
Targeting	12
Sectoral Integration	14
LIVELIHOODS STRATEGY FRAMEWORK	15
Vision	16
Objectives, output and activities:	16
IMPLEMENTATION PLAN	19
Step 1: Capacity building and training of UNHCR Staff and relevant stakeholders	19
Step 2: Implementation Methodologies	19
Implementation through Partners	19
Self-Implementation by UNHCR	19
Step 3: Operationalization of livelihoods Strategy	20
MONITORING AND EVALUATION FRAMEWORK	20
ANNEX A: SWOT ANALYSIS OF AFGHAN REFUGEES IN PAKISTAN	21
ANNEX B: UNHCR PAKISTAN’S ARTISINAL WORK (LIST OF CRAFTS)	23
ANNEX C: WORK PLAN	24

LIST OF ACRONYMS

Acronym	Definition
AGD	Age, Gender and Diversity Approach
ANPDF	Afghanistan National Peace and Development Framework
CAR	Commissioner ate Afghan Refugees
CBI	Cash Based Interventions
CBO	Community Based Organization
CBP	Community Based Protection
CMST	Community Management Skills Training
CNIC	Computerized National Identity Card
DiREC	Displacement and Return Executive Committee
FATA	Federally Administered Tribal Areas
GoA	Government of Afghanistan
GoP	Government of Pakistan
HDI	Human Development Index
IDPs	Internally Displaced Persons
ILO	International Labour Organization
LMST	Leadership Management Skills Training
MADE51	Market, Access, Design and Empowerment-51
MFT	Multi-Functional Teams
OV	Outreach Volunteer
PGA	Poverty Graduation Approach
POC	Person Of Concern
PoR	Proof of Registration
RV	Refugee Village
SDG	Strategic Development Goal
SSAR	Solutions Strategy for Afghan Refugees
SWOT	Strength, Weakness, Opportunity and Threat
TVET	Technical and Vocational Education and Training
UN	United Nations
UNHCR	United Nation High Commissioner for Refugees
VT	Vocational and Technical

EXECUTIVE SUMMARY

With 1.38 million registered Afghan refugees, Pakistan continues to host one of the world's largest protracted refugee populations. UNHCR Pakistan supports Afghan refugees in seeking durable solutions through inter-linked interventions in the areas of health, education and livelihood with a view to promoting empowerment, self-reliance and economic independence of refugees during their stay in Pakistan and upon return to Afghanistan. Livelihoods opportunities help individuals in meeting their basic needs and gaining access to knowledge, skills and services, and other attributes which enhance their dignity and financial, social and human capacities. As such, UNHCR Pakistan has prioritized livelihoods interventions as one of its key strategic priorities.

UNHCR Pakistan's Livelihoods Strategy was informed by the findings of the Socio-economic Study and Value Chain Analysis carried out by the International Labour Organization (ILO) in 2017. These documents include an analysis of the current socio-economic situation of Afghan refugees, legal environment and challenges in accessing sustainable livelihoods (assets and jobs), as well as current and potential future livelihoods interventions and key value chains (for services and products). The Livelihoods Strategy seeks to support self-reliance of Afghan refugees and host communities through a variety of innovative interventions, including: 1) identifying new partners, 2) piloting new approaches such as the Poverty Graduation Approach and the MADE51-Model, 3) developing the value chain (both service and products), 4) promoting cross-border livelihoods opportunities in both Pakistan and Afghanistan, 5) investing in the formation of social capital and establishing a network of stakeholders engaged in livelihoods development in Pakistan and Afghanistan, and 6) advocacy with the Government and other partners aimed at enhancing access of refugees to employment opportunities and financial services. Capacity building of UNHCR and partner staff (i.e. on UNHCR's global livelihoods guidelines, minimum criteria for livelihoods programming, best practices and successful models and approaches, etc.) will be an important part of the implementation of the strategy.

UNHCR Pakistan's Livelihoods Strategy is directly contributing to and aligned with the 2030 Sustainable Development Agenda: SDG #1) No Poverty, SDG #2) Zero Hunger, SDG #3) Good Health and Wellbeing, SDG #4) Quality Education, SDG #8) Decent Work and Economic Growth, and SDG #10) Reduce Inequalities.

INTRODUCTION

After nearly four decades of protracted displacement, Afghan refugees still constitute one of the world's largest and most protracted refugee populations. Even though the global Afghan refugee population is dispersed across more than 70 countries, 95% of this population (approximately 2.5 million) continue to be hosted by just two countries – the Islamic Republic of Pakistan and Iran. Pakistan itself hosts more than 1.38 million registered Afghan refugees¹, in addition to an estimated 600,000 -1,000,000 undocumented Afghans.

In 2011, the Governments of Afghanistan, Pakistan, Iran, and UNHCR, initiated an unprecedented quadripartite consultative process resulting in the adoption of the multi-year regional Solutions Strategy for Afghan Refugees (SSAR). The SSAR aims to identify and implement lasting solutions for Afghan refugees in the sub-region by enabling their voluntary repatriation and sustainable reintegration in Afghanistan while providing support to refugees and their host communities pending return. The cross-cutting central priority of the SSAR is youth empowerment and building resilience of both refugees and their host communities as a necessary prerequisite for self-reliance, social cohesion and solutions. As such, the SSAR promotes development of new approaches to livelihoods programming which shift the focus from care and maintenance to a more empowering and participatory approach to service delivery; while enhancing cross-border linkages between the host countries and the country of origin.

The Government of Pakistan recognizes that self-reliance reduces vulnerabilities, diminishes the burden on over-strained national and local public service delivery systems and plays an important role in enhancing the prospects of sustainable voluntary repatriation. At the same time, the only way to enhance the ability of refugees to achieve greater level of self-reliance is when there is adequate access to the full package of rights enshrined in the 1951 Convention which includes access to work and freedom of movement. UNHCR will continue building on the constructive dialogue with the Government and strengthen its partnerships and cooperation with all relevant stakeholders, including the UN agencies, development actors, private sector and the civil society.

UNHCR Pakistan will work with these partners to implement the Livelihoods Strategy by undertaking activities in the following key action areas:

- Forming social and economic capital in refugee communities.
- Protecting and enhancing the livelihoods assets of refugees and their host communities.
- Enabling productivity in On-Farm and Off-Farm sectors.
- Safeguarding and promoting rights.
- Increasing access to financial services.
- Promoting transferrable and marketable VT Skills with linkages to demand in Afghanistan.
- Expanding access to employment in Pakistan and Afghanistan.

BACKGROUND

The host country profile

Pakistan, with its population of 207 million², is the sixth most populous country of the world and ranks 146th on the Human Development Index (HDI) with a 0.537 score, which puts the country in the low index category. Pakistan consists of four provinces (Punjab, Sindh, Khyber Pakhtunkhwa and

¹ UNHCR, Pakistan - Monthly Registration Update | November 2017

² Provisional Summary Results of 6th Population and Housing Census-2017 <http://www.pbs.gov.pk/node/2047>

Baluchistan), the Islamabad capital territory, two autonomous territories (Azad Kashmir and Gilgit-Baltistan) and the Federally Administered Tribal Areas (FATA).

Afghan Refugees in Pakistan

As of the end of Dec, 2017, the registered Afghan refugee population stood at 1.38 million. The majority reside in the Khyber Pakhtunkhwa (58%) and Baluchistan (23%) provinces bordering Afghanistan. Nearly 68% reside in urban and rural areas among their host communities, while 32% live in 54 refugee villages across the country.

The majority of the registered Afghan refugees are ethnic Pashtun (85%) with smaller numbers from other ethnic groups, including Turkmen, Uzbek, Tajik and Hazara. Children and Youth (24 years of age and below - nearly half of them girls) constitute 64% of the entire Afghan refugee population. 74% of Afghan refugees are the second or third generation born in Pakistan.

Over the course of time, refugees got engaged in so many different occupations, however, two surpasses all in terms of number of people engaged - daily wage labour in construction works, and agricultural activities – be it as labourer or farmer. The former, mainly in urban setting while the latter in rural. Apart from them, other major common occupations include trading and retailing of agro-commodities and clothes, transport of goods (fruits, vegetables, other food items, construction materials) between Pakistan and Afghanistan, running grocery merchants, livestock trading, refuse collection etc. Few skill-based occupations where refugees have reasonable presence include masonry, carpentry, electric works, painting, auto repairing, tailoring and driving etc. The Host community people are also engaged in similar occupations except their level of engagement in low-end labour based job is much less. Another distinct feature is that the refugee population is hardly engaged in formal sector – be it public, private or development sector while many host community people are engaged there. The households who adopted non-agricultural skill-based occupations (such as masonry, carpentry, electric works, tiles fitting etc.) showed upward mobility towards economic growth. Not only that, members of such households went back to Afghanistan realizing business opportunity there in the same occupations. Therefore, identifying in demanded skills that have higher job prospects upon return to Afghanistan and creation of an enabling environment by Government of Pakistan where refugees can receive those skills in Pakistan is likely to achieve self-reliance.

Legal and Policy Framework

Pakistan is not a signatory to the 1951 Convention relating to the Status of Refugees or its 1967 Protocol nor has it promulgated any specialized law for dealing with the issue of refugees³. However, the Government of Pakistan signed a Tripartite Agreement ('Agreement') with the Government of Afghanistan and UNHCR on August 2, 2007, which was most recently renewed on July 19, 2016, reaffirming the commitment of all parties to the Agreement. The Solutions Strategy for Afghan Refugees (SSAR)⁴ remains the regional framework for identifying and implementing lasting solutions for the Afghan refugees in Pakistan. Additionally, in 2016, following two broad-based consultations with the leadership of major political parties, as well as several inter-ministerial meetings, on 7 February 2017, the Federal Cabinet of Pakistan approved the Comprehensive Policy on Voluntary

³ The subject of refugee management is regulated in Pakistan by a set of statutes, which were framed much before the Afghan Refugees arrived in the country. These are: The Foreigners Act, 1946, the Pakistan Citizenship Act, 1951 and the Naturalization Act, 1926.

⁴ The SSAR is a quadripartite consultative process between the governments of Afghanistan, Iran and Pakistan and UNHCR, endorsed by the international community at an international conference in Geneva in May 2012. The document is available at: <http://www.unhcr.org/afghanistan/solutions-strategy.pdf>.

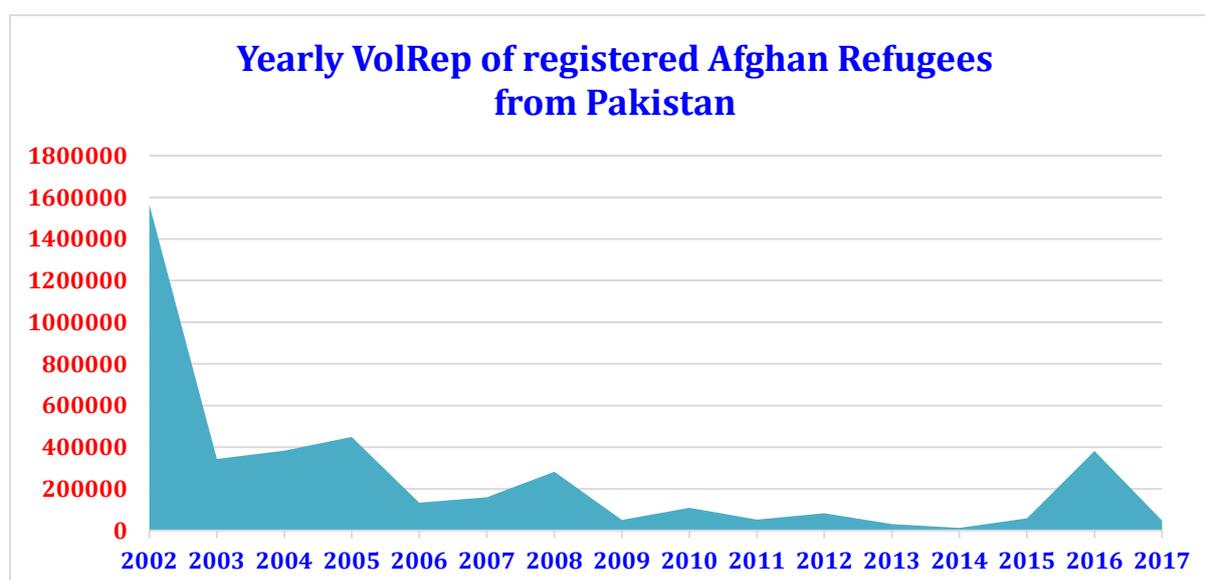
Repatriation and Management of Afghan Nationals, with five key elements⁵. The Federal and Provincial Steering Committees comprised of representatives of relevant line Ministries have been established to oversee and monitor the implementation of the Comprehensive Policy and to deliberate and build consensus on a National Refugee Law. The government has issued Proof of Registration (PoR) cards to Afghan refugees, which allow for their temporary legal stay and protection against refoulement.

Possession of a Computerized National Identity Card (CNIC) is a pre-requirement for accessing employment opportunities in the formal sector. The statutory requirements now also include a national tax number which can be issued to both residents and non-residents, but not refugees. Similarly, social protection, insurance, old age benefits also require CNIC as a minimum requirement. As such and compounded by their limited skillset, high illiteracy rates and low overall levels of education attainment; refugees have little access to the formal job market - public or private - and are mostly engaged in the unskilled labor sector. Afghan refugees are unable to open and operate bank accounts, and are as such dependent on assistance by their host communities when in need of banking services. Credit and financing is not provided to refugees by formal financial institutions. They mostly rely on informal sources – relatives, friends or clients/suppliers for such services.

Afghan refugees cannot formally own property. Even though many refugees have managed to acquire property through informal agreements with the local communities, this exposes them to a number of vulnerabilities as they cannot access legal recourse in case disputes arise. This became evident during the 2016 large-scale repatriation when many returning refugees had to sell their properties at minimal prices⁶.

Voluntary Repatriation and its Implications

In 2002, following the ouster defeat of the Taliban from power in Afghanistan, UNHCR initiated its voluntary repatriation Programme for Afghan refugees. In 2003, the Governments of Afghanistan and Pakistan and UNHCR signed the first Tripartite Agreement which provided a legal framework for voluntary repatriation of registered Afghan refugees from Pakistan. The Tripartite Agreement has been repeatedly renewed over the years and its implementation continues to be overseen by the Tripartite Commission which meets regularly on a basis at least once or twice per year. Since 2002, UNHCR has facilitated and assisted over 4.3 million Afghan refugees to voluntary return home⁷. In 2017, 599,020 have returned so far; with each returnee entitled to a voluntary repatriation and reintegration cash grant of up to US\$200 provided by UNHCR⁸.



While efforts of the Government of National Unity in Afghanistan to pursue an agenda for reform and development triggered hopes for greater stability in the country and thus improved return prospects for Afghan refugees; the security situation continues to deteriorate with increasing numbers of civilian casualties and high levels of internal displacement. In such a complex situation, Pakistan continues to extend the Afghan refugees' stay in the country with the PoR cards currently valid until the end of 2017.

The voluntary nature of repatriation remains at the heart of Pakistan's new National Refugee Policy, reflecting a sense of realism among policymakers and an awareness that Afghanistan's poor law and order situation and shortage of livelihood opportunities remain two very significant hurdles to repatriation and sustainable reintegration inside Afghanistan. Without the livelihoods means and vocational skills Afghan refugees will not be able to live a dignified life and will not be considered productive members of society, rather continue to be viewed as a burden. More importantly, there is enough empirical data to suggest that refugees with livelihood skills are more likely to repatriate than those with no skills. Without education or skills training, these young refugees will find it hard to make a decent living in the host community. To address this concern, UNHCR will provide livelihoods opportunities to Afghan refugee.

Challenges and the way forward

In addition to the unpredictable security situation, the limited absorption capacity in Afghanistan (in particular the lack of access to land, shelter, livelihoods and basic services) continues to present considerable obstacles to sustainable reintegration of the returning Afghan refugees.

Enhanced bilateral dialogue and coordination between the National Unity Government of Afghanistan (GoA) and the Government of Pakistan (GoP) within the framework of SSAR have translated into a number of important policy commitments in 2016-17.

Following two broad-based all-party consultations with the leadership of major political parties, on 7 February 2017 the Federal Cabinet of Pakistan approved the Comprehensive Policy on Voluntary Repatriation and Management of Afghan Nationals.

The key elements of the policy include:

- (i) Continued voluntary repatriation of Afghan refugees in safety and dignity.
- (ii) Extension of PoR cards and of the Tripartite Agreement until the end of 2017.
- (iii) Implementation of a flexible visa regime for different categories of Afghans, depending on their profiles and needs (i.e. businessmen, students, skilled and unskilled labour, etc.).
- (iv) Enactment of national refugee legislation.
- (v) Registration of undocumented Afghans contingent upon mutual accountability between the Government of Pakistan (GoP) and Government of Afghanistan (GoA).
- (vi) Enhanced border management.

The Government of Pakistan continued to reaffirm its commitment to the implementation of the Solutions Strategy for Afghan Refugees (SSAR), with emphasis on youth empowerment through the nexus of inter-linked cross-border interventions in the area of education, vocational skills enhancement and livelihoods support. This commitment was manifested at several high-level international fora of 2016 (The Wilton Park Forum of Protracted Forced Displacement, the World Humanitarian Summit, and the UN General Assembly High-Level Panel on Refugees and Migrants, etc.). In its statement at the Leaders' Summit on Refugees, hosted by the US President on 20 September, the Government of Pakistan reaffirmed its commitment to continued protection for Afghan refugees, pending their repatriation, and committed to continued provision of education, free healthcare as has been the policy and practice in the past.

To further embed the broad-based efforts to assist returning Afghans and IDPs and to increase their reintegration prospects through inclusion into the national development strategies and plans, in December 2016 the National Unity Government articulated a Policy Framework for Returnees and IDPs and formed a high-level Displacement and Return Executive Committee (DiREC) under the auspices of President Ghani and Chief Executive Abdullah. The Joint Communique adopted at the Brussels Conference in October 2016 recognized the challenges faced by Afghanistan and the neighbouring countries in addressing protracted displacement and called on the international community to further support Afghan refugees and the countries and communities hosting them. The Afghanistan National Peace and Development Framework (ANPDF) recognized that returnees and displaced persons are a valuable source of human capital and can contribute to national development if provided with access to services, development opportunities and labour markets. As such it acknowledged that solutions for the displaced and returning citizens must be a vital part of the national development strategy and existing national development programs, following a “whole-of-community approach that complements humanitarian assistance and early recovery support. Against this background, Afghanistan’s 5 new National Priority Programs (Citizens’ Charter; Women’s Economic Empowerment; Urban Development; Comprehensive Agriculture; and National Infrastructure), adopted at the Brussels Conference, focus on community-based development through investments in improved delivery of essential public services to poor rural and urban communities, including returning refugees and IDPs.

Amidst the fluid geopolitical developments in the sub-region, bilateral relations between Afghanistan and Pakistan have remained strained and complex, nevertheless dialogue on several issues (including economic cooperation, trade, border management and security) continued. Within the overall framework of the multi-year regional Solutions Strategy for Afghan Refugees (SSAR), UNHCR continued facilitating the solutions dialogue through the Tripartite and Quadripartite platforms. UNHCR’s catalytic role and engagement within these platforms helped build consensus on significant new policy agreements on the management of Afghan refugees and the way forward post-2016.

UNHCR Livelihoods-related interventions

In the past years, UNHCR Pakistan has been providing Afghan refugees and their host communities with limited support in livelihoods development by imparting vocational skill trainings and provision of income generating tools and business start-up equipment. The most recent and current livelihood interventions of UNHCR include livelihoods support through provision of Vocational and Technical (VT) training of 3 to 6 months. VT trainings have been provided to males and females through partners and VT Institutions. Upon successful completion of trainings each trainee has been provided a certificate and a tool kit. In some cases, trainees have received basic life skills and enterprise development skills; with a particular focus on the producer groups which have been assisted through creation of market linkages with the local economic hubs/industry. Even though the short duration of the available courses didn’t always enable the trainees to fully apply the learnt skills for income generation/establishing competitive livelihoods, the trainees acquired additional basic skills that positively impacted their household management and savings; e.g. the women trained in sewing and stitching were able to produce clothing for their families and thereby save the resources they would have otherwise used to purchase these items in the markets. Post-training support in placement for the trainees though not formally offered, but trainees have been helped in self-employment by providing vocational tool kits, certificates and enterprise development trainings, which helped them in start earning. UNHCR Pakistan has further assisted the target populations in learning artisanal skills; male and female trainees are currently producing 43 different types of crafts (Ref: Annex B). Further refinement of the quality of the products and creation of appropriate market linkages (through MADE51 Approach) can help the trainees to produce high quality crafts for national and international

markets. Within the implementation of UNHCR's Health Strategy, UNHCR has supported 80 Afghan youth to learn paramedical skills and apply it as a means of livelihoods.

SITUATIONAL ANALYSIS

SWOT Analysis

To inform the development of the Livelihoods Strategy, UNHCR carried out a detailed consultative process with UNHCR teams, Provincial CAR Offices, beneficiaries (Afghan refugees Shooras in RVs and Afghan youth in urban areas), key informants, representatives of partner organizations and other relevant stakeholders in Islamabad and in the field. This broad-based consultative process helped to better understand the local context within which livelihoods interventions are being selected and implemented, and to identify the challenges, opportunities and lessons learned. The information collected through the consultative process served as a basis for conducting a SWOT Analysis and stakeholders' mapping.

The SWOT analysis (see Annex A) indicates that even though Afghan refugees in Pakistan possess strong resilience and positive working attitudes and enjoy a relatively high level of cohesion and acceptance by the host communities, their low educational and technical attainments significantly limit their ability to access higher-level positions in the labour market and/or develop sustainable livelihoods. Due to legal and/or institutional barriers (i.e. inability to obtain documentation that would allow them to participate in the formal employment sector), refugees tend to build assets which are comparatively easy to liquidate. Typical assets include livestock, vehicles such as motor cycles or bicycles (also help them commute), tools and equipment to perform occupational jobs etc. In view of the existing barriers and limited skill-sets of refugees, Afghan refugees in Pakistan are mostly engaged in the low-end unskilled sectors of the informal labour market, including construction, agriculture and/or performing menial tasks in market places. While many refugees were found to be skilled and self-employed in auto repairing, masonry, carpentry, welding, electric works etc. None of them were found to be employed by either public or private sector as they cannot obtain the requisite identification documents (CNIC). In the informal economy, refugees seem to have equal access to that of the local population; and in some areas and sectors they outperform the local labour force.

Low-skill based jobs (such as daily labor, garbage collection, domestic worker etc.) are viewed mainly as the domain of refugees where locals' presence is very low – only the very poor segment is involved. Refugee's access to vocational and technical training is also constrained by legal/policy barriers; as they face difficulties accessing the public vocational training institutions due to their legal status (as non-nationals and refugees). Removing these barriers and allowing refugees to receive available skills training can play an important role in the overall efforts to enhance their empowerment and self-reliance and thereby strengthen their potential for voluntary repatriation and sustainable reintegration in Afghanistan. Unavailability of female instructors at times also hinders the participation of Afghan refugee women and girls in technical and vocational training. Culturally, there is a dominant patriarchal approach to gender and this at times prevents girls and women from accessing work or leaving their house without a male companion. However, among the younger generations and/or families with educated mothers there have been certain attitudinal changes over the time e.g. women are gradually leaving the house for work, or may even be the sole breadwinners of the household.



Institutional mapping

UNHCR Pakistan cooperates with a number of national and international partners engaged in livelihood development projects. The following table includes the partners, who have been working with UNHCR Pakistan in the delivery of livelihoods interventions; as well as the type of service that they have provided to POCs.

Name of Partner	Type of Organization	Livelihoods Intervention	Timeline
Norwegian Refugee Committee (NRC)	Int'l. NGO	Vocational Training	2014-2015
Innovative Development Organization (IDO)	Local NGO	Vocational Training	2015 to date
Taraqee Foundation	National NGO	Vocational Training	2016 till date
Mercy corps International (MCI)	Int'l. NGO	Vocational Training	2016
International Catholic Migration Commission	Int'l. NGO	Vocational Training	2015 to date
Entrepreneurship and Community Development Institute	Local NGO	Artisanal Training	2016-17
Pakistan Poverty Alleviation Fund (PPAF)	National NGO	Livelihoods Development	2017-18
National Vocational and Technical Training Commission (NAVTTTC)	National Commission	Vocational Training	2017-18
Women Empowerment Organization	National NGO	Vocational Training	2014-15
National Integrated Development Association	National NGO	Vocational Training	2014
Rural Empowerment and Institutional Development	National NGO	Vocational Training	2014-15
Regional Institute of Policy Research and Training	National NGO	Vocational Training	2014
Salik Development Foundation	National NGO	Vocational Training	2014
Aik Hunar Aik Nagar	Semi-government	Vocational Training	2014-15

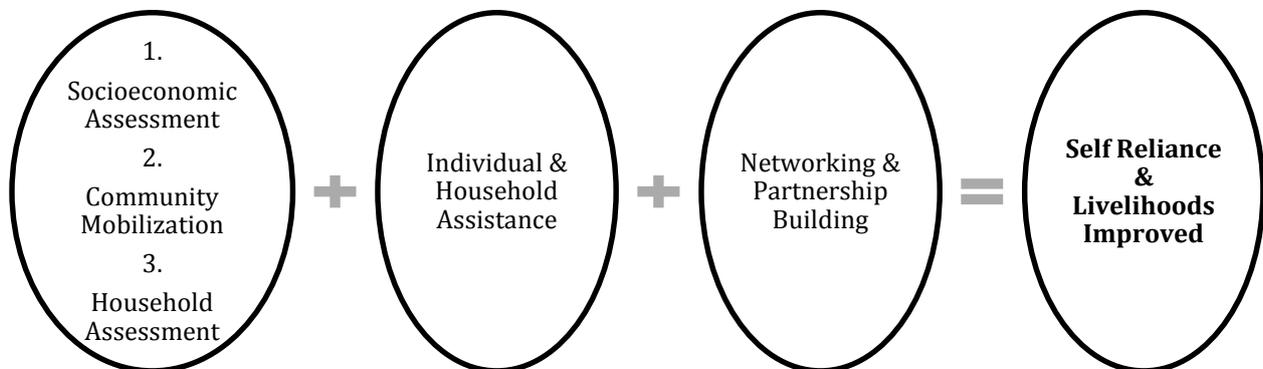
Targeting

Targeting of households will be based on socio-economic vulnerability criteria (like ethnic/religious minority groups of Afghan refugees living in remote areas, gap in income and expenditure, large family size with one bread winner, female headed households, households with children at-risk, widows and people living with disability etc.) and the selection of individuals eligible for livelihoods assistance will depend on their suitability for the given intervention. UNHCR's Age, Gender and Diversity Approach (AGD) will be applied to ensure that all persons of concern enjoy their rights on an equal footing, and are able to participate fully in the decisions that affect their lives and the lives of their family members and communities. The project implementers will select households for the programme according to the targeting criteria which will incorporate the needs of both men and women, and provide them equal opportunities to access benefits and services. Due to their vulnerability, the livelihoods programmes will put particular emphasis on female-headed households and the most suitable person from the family will be selected for livelihood assistance.

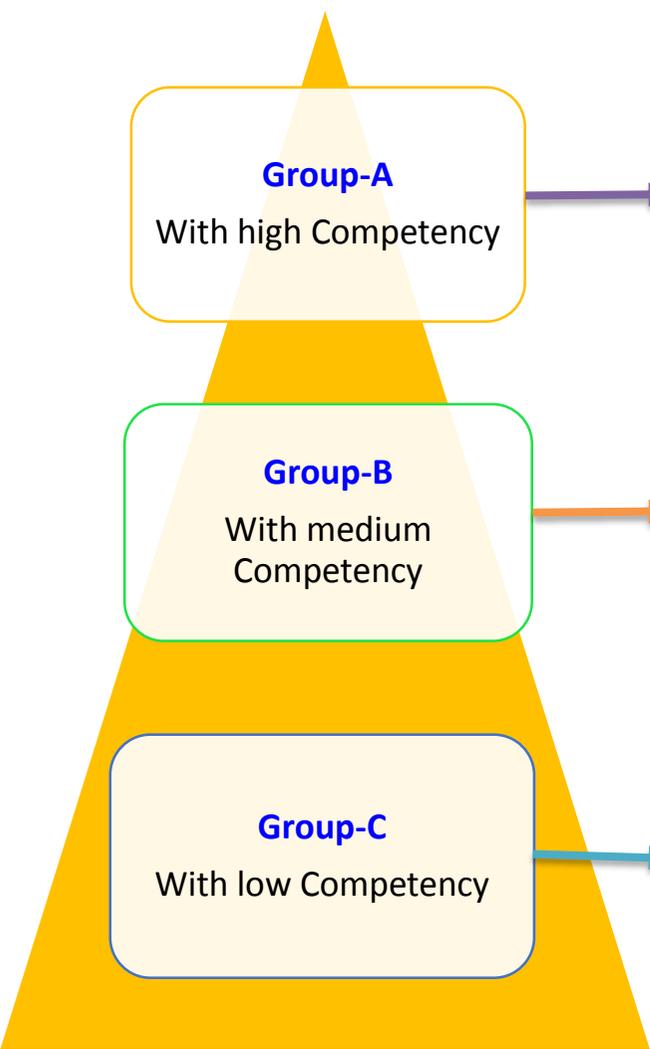
Targeting will focus on:

- Urban refugees living in poverty and considered the "active poor".
- Refugees who have fewer assets and opportunities, in particular those facing extreme poverty, as established in the socio-economic assessment.
- Households that are vulnerable to external (seasonable) shocks and/or other insecurities.

The flowchart above shows how refugees will be selected and assisted through livelihood interventions. Livelihood assistance provided by UNHCR will target households falling in three main categories: 1) Households with Low Competencies (Group-A), 2) Households with Medium Competencies (Group-B), and Households with High Competencies (Group-C).



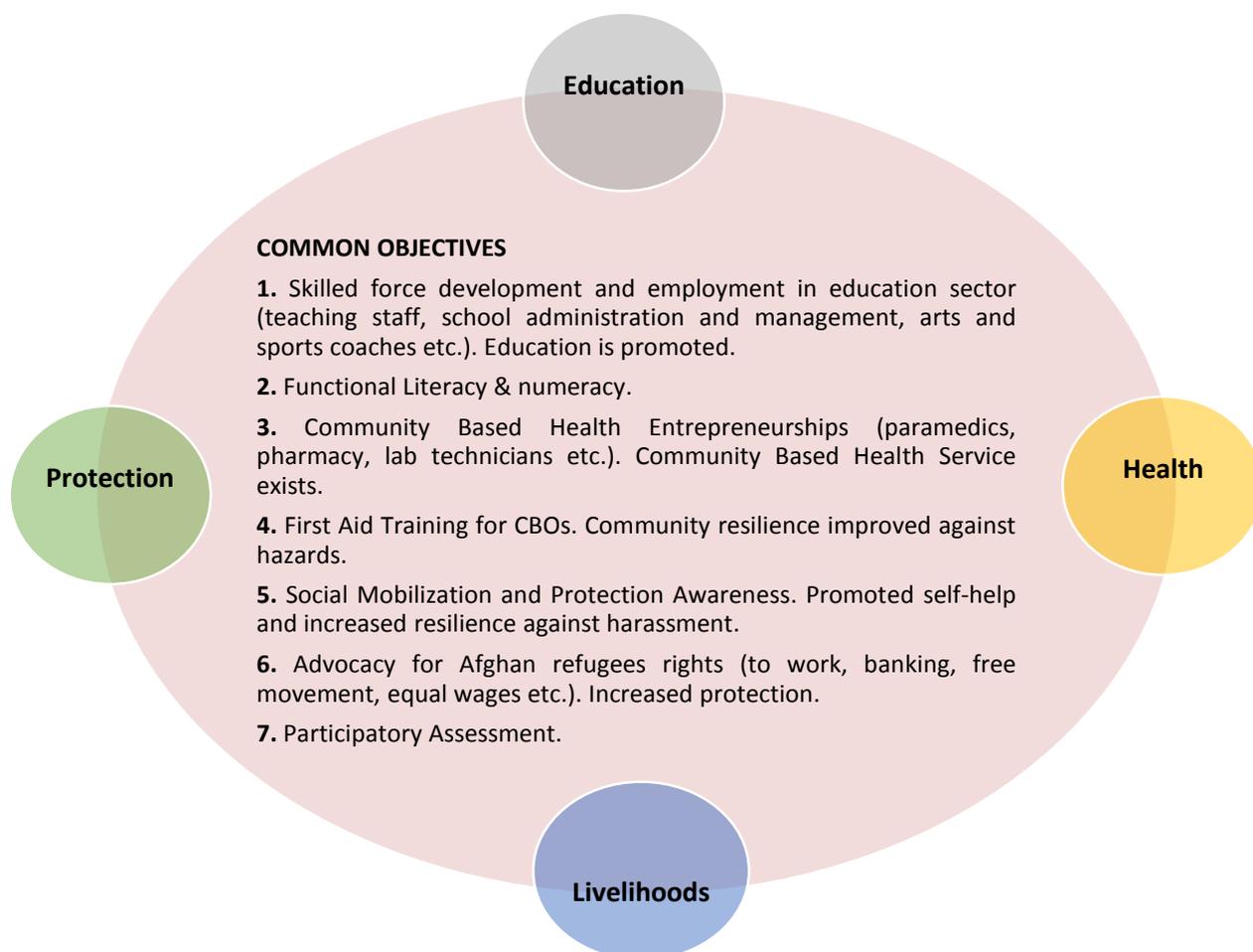
Key features of each group and intended support are outlined in the table below:

Target Groups	Group Profile	Proposed Support
 <p data-bbox="378 400 517 435">Group-A</p> <p data-bbox="271 459 624 494">With high Competency</p>	<ul style="list-style-type: none"> ▪ College/university graduates and professional degree holders. ▪ Motivated to work and find jobs. ▪ Facing legal obstacles/challenges to find employment opportunities in the local job market. ▪ Underwork as low paid labour in the marginalized & exploitative sectors. ▪ Motivated for self-employment & entrepreneurship, but financially poor. ▪ Ready to avail themselves of opportunities for advanced level skill development. 	<ul style="list-style-type: none"> ▪ Career Development Counselling. ▪ Support in job placement (cross border). ▪ Support in self-employment/entrepreneurships. ▪ Advocacy for right to work in formal/public sector and equal wages for Afghan refugees. ▪ Advanced level VT skill trainings. ▪ Linkages with financial institutions and social safety nets. ▪ Introduce opportunities under the visa regime outlined in the Government's Policy on Voluntary Repatriation and Management of Afghan Nationals
<p data-bbox="378 700 517 735">Group-B</p> <p data-bbox="342 759 553 831">With medium Competency</p>	<ul style="list-style-type: none"> ▪ Attended secondary/higher level education ▪ Previously trained in VT skill, but unable to apply the acquired skills for income generation due to inadequate selection and/or low level quality of training. ▪ Work as unskilled labour in the marginalized & exploitative sectors. ▪ Motivated to learn and apply VT Skills and establish self-employment and ability to produce quality products. ▪ Working in agriculture. 	<ul style="list-style-type: none"> ▪ Provision of high quality market-led VT skill trainings from accredited VT institutions with basic life skills component. ▪ Provision of agricultural input and training. ▪ Opportunities for self-employment ▪ Value chain development (services and products). ▪ Linkages with financial institutions and social safety nets.
<p data-bbox="378 1054 517 1090">Group-C</p> <p data-bbox="271 1114 611 1149">With low Competency</p>	<ul style="list-style-type: none"> ▪ Low educational attainments and illiteracy ▪ Limited financial capacity to invest in VT skill learning tool kit purchase. ▪ Work as unskilled labour in the marginalized & exploitative markets as daily wagers. ▪ Motivated to learn and apply VT Skills and establish self-employment. ▪ Working in agriculture and livestock, but unable to invest in agricultural input/trainings. ▪ Absence of basic life skills/knowledge like career planning and development, communication, presentation, conflict management and self-esteem etc. ▪ Ability to produce quality products 	<ul style="list-style-type: none"> ▪ Cash based assistance to meet the consumption needs ▪ Provision of high quality market-led VT skill trainings from accredited VT institutions with basic life skills component. ▪ Provision of agricultural input and trainings. ▪ Support in land and loan access. ▪ Support in self-employment/entrepreneurships. ▪ Advocacy for right to work in formal/public sector and equal wages for Afghan refugees. ▪ Saving groups formation Value chain development (services and products). ▪ Linkages with financial institutions and social safety nets.

Sectoral Integration

Livelihoods development interventions are more efficient and cost effective if integrated with other sectors including education, health and protection. For instance, interventions that build on complementarities and synergies with Community Based Protection (CBP) can help Afghan refugees, including the most vulnerable, to enhance their resilience, minimize their exposure to protection risks and improve their overall protection environment. The network of refugee Outreach Volunteers can facilitate effective and efficient outreach to the most vulnerable households and enable adequate selection for livelihoods assistance. The existing advocacy initiatives of CBP can also be used for advocacy on the key livelihoods issues such as the right to work, opening of bank accounts and equal wages etc. While lobbying with the authorities for mainstreaming Afghan refugees in the relevant national/provincial Social Protection, Child Protection and Women Protection legislation, policies and initiatives.

Similarly, livelihoods, health and education also complement each other. Skills and education are the best marketable and relevant assets that a refugee can take back home. As a mean of livelihoods, "Teaching and Paramedical Jobs" can be an adequate occupation for males and females, which can help them in earning income, promoting education and strengthening protection from health hazards. The adult or functional literacy is a common area between livelihoods and education. As such, livelihoods development will be fully integrated with other key sectors at all levels starting from designing, project development, implementation, monitoring and evaluations; as per the model below.



LIVELIHOODS STRATEGY FRAMEWORK

The objective of the UNHCR Livelihood Strategy in Pakistan is to provide suitable livelihoods development opportunities for refugees and their host communities in order to enhance their self-reliance and economic capacity which will improve Refugee prospects for sustainable reintegration upon their return to Afghanistan. The focus of the Livelihood Strategy will be multi-prong, starting from in house capacity building of UNHCR staff on the strategy, minimal program criteria, approaches, standards and practices; to equip them with the required knowledge and prepare them for the smooth implementation of the strategy.

Community mobilization will be a key component of the implementation of the livelihoods strategy at all stages of the project cycle. Community mobilisation enables refugees to identify and resolve their own interests and concerns, in line with their religious, cultural and traditional values. It acknowledges the fact that communities are frequently extremely resourceful and helps in encouraging collective thinking and action. It further helps to ensure community acceptance of the interventions and improves their coping strategies thereby ensuring their sustainability.

The most marginalized households will be helped in protecting their productive assets through cash based interventions (in the form of cash vouchers, cash transfer and/or cash for training). Livelihoods assistance will be provided in relevant On-Farm and Off-Farm sectors, particularly in the market-led vocational and technical skills, identified by ILO in the Socioeconomic Study and Value Chain Analysis reports. Vocational and technical skill development and job placement of Afghan refugees will remain a priority and key area of the implementation of the strategy. In accordance with UNHCR's global operational guidelines, Technical and Vocational Education and Training (TVET), apprenticeship and job placement projects must include the following essential elements:

- Create demand-driven skills training.
- Ensure the involvement of participants and the community (by social organization and mobilization process).
- Career Development Counselling and Life Skills training.
- Placement in local job market and support in self-employment.
- Build upon and develop partnerships with existing initiatives.
- Adopt a gender-sensitive approach.
- Advocate facilitating the recognition of diplomas, professional certifications and skills.

Since 32% of Afghan refugees live in refugee villages located mostly in rural areas and are engaged in agriculture, UNHCR's livelihoods assistance may cover agricultural input seed, fertilizers, tool kits, livestock, poultry, and trainings to the households engaged in agrarian based economy.

UNHCR can further build on the already provided artisanal skills training in 43 types of crafts by supporting the trainees in improving the product quality and linking them with local and international markets and financial institutions through the UNHCR's MADE51 approach.

Access to financial services provided by public or private sector institutions remains challenging as Afghan refugees cannot open bank accounts and participate in the social safety net programs of GOP. While UNHCR will continue its advocacy on refugees' right to work and access to financial institutions; Saving Groups formation at the community level could be a viable alternative option that would enable Afghan refugees to form their own financial safety nets and access financial resources in time of need.

Given the importance of creating cross-border linkages that would increase the prospects for voluntary repatriation and sustainable reintegration of Afghan refugees in Afghanistan, UNHCR Pakistan will implement the Livelihoods Strategy in close coordination with UNHCR Afghanistan by sharing the knowledge and information of cross border livelihoods situation, opportunities and possibilities against “PUSH and PULL Factors”.

Vision

The Livelihoods Strategy aims to ensure that all persons of concern, particularly Afghan refugees, are able to make a safe and sustainable living that enables them to increase their self-reliance, meet their basic needs, and provides for the full enjoyment of human rights.

Objectives, output and activities:

- Enhance knowledge and institutional capacity of UNHCR in the implementation of livelihoods interventions in Pakistan.
- Promote social organization and mobilization of POCs for active participation in the livelihoods programs.
- Enable Afghan refugees to preserve and protect their productive assets and meet their immediate consumption needs through Cash Based Interventions.
- Develop and expand livelihoods options and innovative solutions that support self-reliance and economic independence of persons of concern.
- Advocate for the refugees’ right to work and the right to development in Pakistan.
- Develop livelihoods stakeholder networks at national and provincial levels.
- Enhance cross-border information sharing and cooperation in livelihoods development programs with the Government of Afghanistan and UNHCR Afghanistan.

Objective 1: Enhance knowledge and institutional capacity of the UNHCR in the implementation of livelihoods interventions in Pakistan.	
Output 1: Enhanced capacities of the UNHCR staff to design, plan, implement, monitor and evaluate livelihood support interventions.	<p>Activity 1: Develop training curricula for UNHCR staff on UNHCR’s Livelihoods Strategy (Global and National), Minimal Criteria for livelihoods programming, best practices and approaches.</p> <p>Activity 2: Capacity building and training of UNHCR staff on UNHCR’s Livelihoods Strategy, Approaches, Standards and Practices.</p>
Objective 2: Promote social organization and mobilization of POCs for active participation in the livelihoods programs.	
Output 1: POCs are organized and actively participating in the livelihoods programs; and have the ability to sustain livelihoods through self-help.	<p>Activity 1: Social mobilization and sensitization of communities.</p> <p>Activity 2: Capacity building of Community Based Organizations (CBOs) and Community Outreach Volunteers (OVs) through Leadership Management Skills Training (LMST) and Community Management Skills Trainings (CMST), financial management training and O&M, etc..</p> <p>Activity 3: Develop linkages of CBOs with relevant social sectors/safety nets.</p> <p>Activity 4: Promoting Savings Programmes.</p>

<p>Objective 3: Enable Afghan refugees to preserve and protect their productive assets and meet their immediate consumption needs through Cash Based Interventions.</p>	
<p>Output 1: Cash or kind based assistance is provided to POCs to help preserve their livelihoods assets and meet their basic consumption needs.</p>	<p>Activity 1: Provide needs-based consumption support in cash/kind for the most vulnerable POC households.</p> <p>Activity 2: Provide and safeguard livelihoods by providing essential goods and services in order to prevent the depletion of assets and support in land and livestock holding.</p>
<p>Objective 4: Develop and expand livelihoods options and innovative solutions that support self-reliance and economic independence of persons of concern.</p>	
<p>Output 1: Improve access to vocational and professional skills training and employment.</p>	<p>Activity 1: Provide market-driven vocational training packages to POCs, in line with the labour market needs in Pakistan and Afghanistan.</p> <p>Activity 2: Provide life skills, basic literacy and numeracy and entrepreneurship/business planning skills to Afghan Refugees and POCs with a view to enabling access to sustainable (self) employment and increased households' income.</p> <p>Activity 3: Engage with private sector employment agencies, such as Manpower and others to share information about refugee skills; and promote the services of job-placement agencies within the refugee population.</p> <p>Activity 4: Provide sustainable employment opportunities to POCs through job placement and self-employment opportunities in the informal sector.</p> <p>Activity 5: Facilitate home-based work by linking refugees to the potential market places.</p>
<p>Output 2: Improve access to markets and increase income through value chain development and market linkages (producers' group/self-employed).</p>	<p>Activity 1: Modernize traditional skills training in line with UNHCR's Market, Access, Design and Empowerment-51 (<i>MADE51 Approach</i>)⁹.</p> <p>Activity 2: Build business acumen of communities by partnering with social enterprises, and creating linkages with retailer brands and buyers who can source and support the product lines.</p> <p>Activity 3: Develop linkages with financial institutions and social safety nets.</p> <p>Activity 4: Form Saving Groups within the communities to promote collective saving and enable refugees to take small loans from those savings on flexible terms for investment, consumption, and emergency needs / purpose.</p>
<p>Output 3: Build continuous growth opportunities for Afghan refugees</p>	<p>Activity 1: Enable refugees to move up the poverty ladder through increased income, improved access to financial services and creation of diversified assets.</p>

⁹ <http://made51.org/>

<p>through the Poverty Graduation Approach.</p>	
<p>Objective 5: Advocate for refugees’ right to work and right to development.</p>	
<p>Output 1: National policies and legislation support livelihoods interventions which promote self-reliance and economic independence of refugees in Pakistan and upon return to Afghanistan.</p>	<p>Activity 1: Advocate with the GoP and provincial / regional authorities to promote the right of refugees to work in the formal and informal sectors and enabling their access to the local and national institutions providing learning and training, insurance, banking, and social security services.</p> <p>Activity 2: Policy dialogue with the GoP and national microfinance institutions and banks to enable access for registered refugees, and to recognize refugee documentation issued by the GoP and the UNHCR.</p> <p>Activity 3: Raising awareness of Afghan refugees by providing updated information on rights and legal obligations pertaining to wage labour, self-employment, business registration, training and opportunities including under the future visa regime envisaged in the Government’s Policy. .</p> <p>Activity 4: Design an advocacy campaign that stimulates self-reliance and economic independence by promoting:</p> <ul style="list-style-type: none"> ➤ Right to work ➤ Access to bank accounts and financial services ➤ Access to employment in formal and informal sectors ➤ Equal wage ➤ Free movement ➤ Obtaining a driver’s license ➤ Purchasing SIM cards ➤ Reserving employment opportunities for Afghan refugees’ in government development programmes and social safety nets.
<p>Objective 6: Develop livelihoods stakeholders’ networks at national and provincial level.</p>	
<p>Output 1: Enhanced understanding and capacity of the UNHCR team and other relevant stakeholders in self-reliance, economic independence, best practices and sustainable livelihoods interventions.</p>	<p>Activity 1: Livelihoods stakeholders’ network development at national and provincial level.</p> <p>Activity 2: Raise the awareness of relevant stakeholders on examples of national policies and legislation which have facilitated livelihood interventions and positively impacted voluntary repatriation, self-reliance and economic independence of persons of concern.</p>
<p>Objective 7: Enhance cross-border information sharing and cooperation in livelihoods development programs with the Government of Afghanistan and UNHCR Afghanistan.</p>	
<p>Output 1: Effective cross border coordination and collaboration mechanism established for cross border livelihoods programing.</p>	<p>Activity 1: In consultation with UNHCR Afghanistan, develop TORs for the <u>“Cross Border Livelihood Working Group”</u>.</p> <p>Activity 2: Establishment of a cross-border network of stakeholders for information sharing on livelihoods development/opportunities.</p>

Activity 3: In collaboration with UNHCR Afghanistan and ILO, facilitate placement and apprenticeship for graduate Afghan refugees in the local market of Afghanistan.

Activity 4: Advocacy and coordination with ILO and other UN Agencies to encourage inclusion of Afghan Refugees in their livelihoods development programs (like OP-II and OP-III of ILO and UNWOMEN).

IMPLEMENTATION PLAN

Step 1: Capacity building and training of UNHCR Staff and relevant stakeholders

UNHCR and partner staff may not always have the requisite knowledge of UNHCR’s Global Livelihoods Strategy, Minimum Criteria for Livelihoods Programing, Innovative Approaches, Best Practices and Methodologies, Sectoral Integration and above all the Sustainable Livelihoods Development Approach. The limited knowledge of the above guidance has at times resulted in a “Pocket Approach” while designing and implementing livelihoods interventions. In order to address the knowledge gap, UNHCR will develop an Awareness-raising and Capacity Building Programme for UNHCR staff as well as other relevant partners and stakeholders. Enhanced technical capacity of the stakeholders will help to ensure that future livelihoods interventions are implemented effectively and efficiently.

Step 2: Implementation Methodologies

Implementation through Partners

UNHCR will continue broadening and diversifying the pool of partners engaged in the livelihoods programmes. Partners will be selected based on their willingness, commitment and capacity to implement livelihoods activities, in line with the vision, objectives and principles identified in the Livelihoods Strategy.

It is imperative that all partners acquire a comprehensive understanding of the key tenets of the Livelihoods Strategy. In those cases where a potential implementing partner demonstrates a commitment to the vision, objectives and principles of the livelihoods framework but does not have the necessary technical capacity to implement the livelihoods interventions in an effective and efficient manner, the UNHCR Livelihoods Sub-Unit and Focal Points may consider providing the partner with targeted technical/capacity-building assistance.

Self-Implementation by UNHCR

UNHCR may directly implement livelihood projects in priority districts with the highest density of Afghan refugees.

Names of UNHCR Priority Districts in Pakistan				
KPK	Punjab	Baluchistan	Sindh	Capital Territory
Peshawar	Attock	Quetta	Karachi	Islamabad
Nowshera	Rawalpindi	Pashin		
Haripur	Mianwali	Chagi		
Kohat	Chakwal	Lorelai		
Sawabi		Killa Saifullah		
Mansehra		Killa Abdullah		
Hangu				

Step 3: Operationalization of livelihoods Strategy

A work plan with indicative activities has been developed to ensure smooth and effective implementation of the Livelihoods Strategy (Ref: Annex C). UNHCR' Multi-Functional teams (MFT) will monitor and evaluate the performance of partners on a continuous basis. At the same time, UNHCR Pakistan will conduct follow-up assessments with individuals/communities that participate in the livelihoods interventions in order to determine the extent to which these interventions have impacted (positively or negatively) their self-reliance and economic independence. Lastly, annual reports on the implementation of the Livelihoods Strategy will be developed by UNHCR and partners to outline the implemented activities and identify challenges, lessons learned and recommendations for the way forward. The annual reports prepared by each implementing partner will be compiled by the Livelihoods section into a comprehensive report.

MONITORING AND EVALUATION FRAMEWORK

Monitoring is a regular process, where program's outputs and activities (but, importantly in relation to immediate effects and intermediate outcomes) are regularly checked with timeline, quality and quantity lenses in order to improve the service quality. As such, close monitoring is essential to (i) ensure that selection of beneficiary communities is transparent and according to the criteria established in this document; (ii) ensure that women and men from the most disadvantaged groups are participating in and benefiting from the interventions; (iii) ensure that delivery is according to the work plans; (iv) assess immediate impacts and sustainability of the interventions.

UNHCR Pakistan is already using the Key Indicator Report (Quantitative and Qualitative) to review mid-year and end-year progress against outcome, output, and activity level progress, which will be used as a key follow-up document for progress review. However, a monitoring and evaluation framework will be developed to assess progress in the implementation of the livelihood projects. The monitoring and evaluation framework will consist of: Outcomes and Outputs, Indicators, Baseline, Targets, Sources and Means of Verification, Data/ Information gathering methods, Responsibility and Timing. To gauge the impact of the program UNHCR Pakistan will conduct Impact Assessment of livelihoods programs by involving concerned livelihood partners.

ANNEX A: SWOT ANALYSIS OF AFGHAN REFUGEES IN PAKISTAN

Type of Assets	Strengths	Weaknesses	Opportunities	Threats
Human	<ul style="list-style-type: none"> - The current forms of social capital have great potential to be used for livelihoods support. - Afghan refugees are resilient and possess skills and knowledge that can be further developed. . - Speak and understand local languages (Urdu and Pashto). - Production of a 43-type of crafts by men and women. - Urban Afghan youth have higher education and therefore potential to access employment in more skill-intensive sectors. - Access to health and education services. 	<ul style="list-style-type: none"> - No collective system for co-operative relationships within the refugee community. - Skills level is low, especially among women. Many people from rural areas move to cities in search of income generation activities and work as daily wage labourers or street hawkers (un-skilled workers). - Limited access and opportunities to develop skills and knowledge in livelihoods sector. - Low production capacities and low quality production. - High illiteracy rate, particularly among women. - Female-headed households have limited protection and access to social-safety nets of GOP. - Absence of linkages with markets. - Awareness and understanding of local job market. - Limited marketable skills and ineffective linkages. - No or unsynchronized enterprise systems at individual level. - Ineffective or no entrepreneurship systems at village level to exploit collective production and marketing. - Lack of appropriate skills to maintain business records. - Ineffective and irregular linkages to the markets. - Inadequacies in training centres for women. 	<ul style="list-style-type: none"> - Need for a collective system and idea of resource management. The collective action can be successful when it is based on a genuinely participatory planning process. - Participatory developmental approach for livelihoods development. - VT Trainings and placement. - Self-employment/small enterprises development. - Potential for business growth. - Linkages with local and global markets (for craft producer groups). - Basic life skill and career development skills training. - Business management skills and business planning. - Value Chain analysis and development (product and services). - Right to work and right to equal wages. - Strong interest of women in active participation in livelihood activities; and enabling environment within the family; - A number of women are already trained in one or more skills and eager to increase their skills and knowledge through advance trainings/refreshers like: advanced embroidery, sewing and stitching skills - Level of education is low with a high degree of illiteracy (particularly among women), however communities demonstrate deep interest and motivation in adult learning and skills training. 	<ul style="list-style-type: none"> - Participation is seen as new approach and people may feel reluctant to play their role actively in host country. - Mobility of women remains a challenge. - Some VT Trainings may not match with markets in Afghanistan. - VT Skill certificates and diplomas of higher education might not be accepted in Afghanistan.

Social /Political	<ul style="list-style-type: none"> - Afghan refugees are well aware of local culture, norms and values and have strong social ties with the local communities. - Good acceptance of Afghan refugees by host communities. - Self-help committees - Informal lending and borrowing within the community - Social protection services in health and education sectors. - A bond of trust exists between Afghan refugees and their host communities. - Humanitarian assistance provided by national / international humanitarian actors. 	<ul style="list-style-type: none"> - Marginalized groups remain excluded from assistance provided by the government and humanitarian actors. - Limited mobility of women and comparatively less opportunities for women in livelihoods sector - Absence of a collective system, idea and skills of resource management. - No access to financial safety nets - Gender inequality - Weak internal community infrastructure, particularly in refugee villages. 	<ul style="list-style-type: none"> - Social organization and mobilization of community for active participation in developmental work and informed decision making. - The current forms of social capital developed by CBP have great potential to be used for the livelihoods support. - Promotion of peaceful co-existence with host communities and improved relationship with local authorities. - The collective action can be successful when it is based on a genuinely participatory planning process. - Advocacy for long term visas (particularly after VISA regime starts). - Advocacy for Afghan refugees' rights to work and free movement at all times shall be planned. 	<ul style="list-style-type: none"> - Discrimination by local authorities/people. - Limited access to work visas for Afghan refugees in Pakistan. - Security concerns - Mostly interested in home-based or part-time work in close proximity to their living area.
Financial	<ul style="list-style-type: none"> - Informal saving practices and capacity exist. - Informal loan systems exist in the community. 	<ul style="list-style-type: none"> - No access to financial services in Pakistan, particularly to bank account opening, financial safety net programs of GOP. - Lack of medium (long)-term economic/business vision of Afghan refugees. 	<ul style="list-style-type: none"> - Saving groups formation with in community like Micro-finance community credit unions - Non-supporting government policies - Presence of financial institutions - Financial literacy trainings are available - Advocacy for Afghan refugees' rights for bank account opening and accessing financial safety nets of GOP. 	<ul style="list-style-type: none"> - Micro-finance institutions have very high interest rates, which may not be returned by Afghan refugees and they may become more burdened. - Afghan refugees have no formal documentation to access financial services.
Physical	<ul style="list-style-type: none"> - Basic infrastructure (schools, health units, etc.) in Afghan refugee areas i.e. in RVs and urban settings. - Access to affordable transport and communication - Clean affordable energy is available. - Afghan refugees have shelter (mud houses) in RVs. - Access to goods, services and markets. 	<ul style="list-style-type: none"> - Weak infrastructure, particularly in RVs, which does not provide protection against rough weather. - Remoteness of RVs from the main markets and main job centres/markets. - Increased cost of living in urban areas where 68% Afghan refugees live. 	<ul style="list-style-type: none"> - Access to appropriate infrastructure that enables poor people to achieve their livelihood objectives - Introduction of participatory approaches - Possibility to purchase a number of “portable” livelihood assets without presenting any documentation. - Land leasing/holding for agricultural production. 	<ul style="list-style-type: none"> - Physical livelihoods assets can be expensive to purchase. - Limited disaster management skills and capacity of Afghan refugees against natural disasters like earthquake and floods. - Limited physical movement of Afghan refugees (at the time when it is restricted by local authorities). - Animal diseases.

ANNEX B: UNHCR PAKISTAN'S ARTISINAL WORK (LIST OF CRAFTS)

No	Name of the Craft
1	Baby's Knitwear
2	Balochi Embroidery Suits
3	Bangles
4	Beads Jewellery
5	Block Printing
6	Carpet Bags
7	Carpet Clutches
8	Carpets
9	Centre Piece
10	Chadar Embroidered
11	Chandelier
12	Churma Strips
13	Clutch purses
14	Cotton Embroided Suits Female
15	Crochet Work
16	Diaries Cover
17	Door/Window Sun-shades
18	Embroidered Gent Wallets
19	Envelop Clutches
20	Filling Stitch
21	Floor Cushion Set
22	Frame Based Weaving
23	Gillim Clutches
24	Gillim Mobile Pouches
25	Gillim Shoulder Bags
26	Hand Bags
27	Justi
28	Khamak Cushion
29	Lather Clutches
30	Leather Bags Different Sizes
31	Leather Embroidery
32	Mirrors Frames (Round and Squire) Different Sizes with Embroidery
33	Neckline
34	Photo Frame Different Sizes
35	Pillow Cover (Pair)
36	Shawls/Stoles
37	Stitched Clothes
38	Traditional Wall Hanging
39	Velvet Bags
40	Waistcoats
41	Wall Clocks
42	Wooden Frames
43	Wool Weaving

ANNEX C: WORK PLAN



Annex C_Work
Plan.xlsx