

SESSION 9

BUILDING RESILIENCE THROUGH SUSTAINABLE LIVELIHOODS

Building Block 4: Programmes and Delivery Systems for Adaptive Social Protection

Mr. Ali Kemal, Chief SDGs, Ministry of Planning, Development and Special Initiatives



Is it Necessary?



Resilience refers to the ability of individuals, communities, and systems to withstand and recover from crisis while maintaining and improving their well-being.

Building **resilience** is essential for sustaining livelihoods, especially in the era of **climate change, economic shocks, pandemics, and global uncertainties**

It ensures long-term sustainable development

What's in the Game?



Aligning Stakeholders' Actions

- Multiple Stakeholders – Preventing Coordination Failure
- Actors: Governments, Development Partners, NGOs, and communities
- Game: Cooperation/Coordination vs. Individual/Silo Action

Public Investment Decision

- Tackling Problem of Free Riding
- Sequential/Cooperation
- In case of Floods or/and COVID-19
- Government may announce but do not act first
- Allow Development partners and NGOs to step up

Climate Risk Insurance

- Moral Hazard & Adverse Selection
- **Offer post-disaster aid**, farmers may **not buy insurance**
- **Case of Support Price – Announce First**
- **Policy of risk-sharing mechanisms**
- Partially Covered but Post Disaster aid will be limited

Behavioral Adaptation

- Inclusion based on data and experience – Evolution
- Early adopters of **climate-smart agriculture**
- If succeed, others follow
- Possibility – to Start a pilot projects

Intersection of Skills Development, Poverty Graduation Programs, and Economic Inclusion



Skills Development - Coordination

- Individuals, educational/training institutions, and employers **align their strategies for optimal outcomes**.
- If all stakeholders **invest in relevant training programs, likelihood of employment and economic growth increases**
- **Mismatch skill supply & demand** lead to **inefficiencies** - government intervention to provide incentives for alignment.

Poverty Graduation Programs - Sequential

- Participants **transition** through different **stages—from asset transfer to financial independence**.
- Each stage requires **strategic decisions** by households and implementing agencies.
- If **early-stage** investments in training and financial literacy **succeed, subsequent stages become self-sustaining**.

Economic Inclusion - Cooperation

- **Economic inclusion** involves **multiple actors**, including **governments, financial institutions, and marginalized communities**, who must work together to achieve mutually beneficial outcomes.
- **Microfinance institutions and cooperative business models can be analyzed as cooperative games**
- **Forming alliances leads to improved access to credit and markets**.

Innovative Approaches and Successful Models



Microfinance and Social Entrepreneurship

Akhuwat in Pakistan provide interest-free loans

Social enterprises like Hunar Foundation offer vocational training aligned with market needs

Digital Livelihood Platforms

DigiSkills.pk provide online education and training creating freelancing opportunities for youth and women.

Daraz and community-based **online markets** empower small business owners

Climate-Resilient Livelihoods

Programs **promoting climate-smart agriculture** - **NRSP** help farmers adopt sustainable practices that enhance productivity

Renewable energy solutions - solar-powered irrigation and micro-grids

Public-Private Partnerships (PPP)

BNIP a successful – Govt – private initiative to provide vocational training, business loans, and mentorship to youth.

CSR initiatives – **Engro & Unilever** contribute to skills development & sustainable business models for local communities

Adapting to Shocks



Weather-indexed insurance
for farmers

Cash-for-work programs to
rebuild infrastructure after
disasters

Early warning systems linked
to social safety nets

Prevent food shortages

Subsidies for **small-scale
farmers**, and market access
programs

Government-backed **health
insurance** and savings
schemes

Providing **childcare support**,
financial inclusion, and
vocational training

**Women-specific social
protection** programs to reduce
gender disparities

Digitized Data infra and
decentralized decision making

Innovative Models from the World



Uses **weather-based triggers** to expand support during **droughts and food crises**.
Integrates **early warning systems** to preemptively scale up assistance. Ethiopia

Uses **satellite data and drought monitoring** to automatically **scale up payments** in
response to climate shocks. Kenya

Uses **flood prediction models** to preemptively distribute aid before disasters. Bangladesh

Integrated **disaster response mechanisms**. Digital payments through **mobile wallets**
ensure fast disbursement. Philippines

Combines **private insurance with government social protection funds**. Mongolia

A **cash transfer program** targeting families in **environmentally sensitive areas** Brazil

Linked with **government social protection programs** to prevent rural poverty. (Offers
weather-indexed insurance for small-scale farmers. Covers losses from **droughts, floods,**
and hurricanes.) Mexico

Article 38(d)



Article 38(d) obligates the state to provide basic necessities of life, such as food, clothing, housing, education, and medical relief, irrespective of sex, caste, creed, or race

SDG 1.3. Social Protection Systems for all, including and Floors, Key to Eradicating Poverty and Promoting Prosperity



Actionable Insights



Actionable Items	Activities	KPIs
Strengthening Policy and Institutional Frameworks	Integrate livelihood programs into national policies and ensure regulatory support for small businesses and microfinance.	Number of policy reforms, increase in microfinance beneficiaries, ease of doing business ranking.
Leveraging Technology for Scalability	Expand digital learning and e-commerce access for marginalized groups. Introduce blockchain and fintech for financial inclusion.	Number of online learners, digital platform engagement, adoption of fintech solutions.
Enhancing Public-Private Collaboration	Foster partnerships between the government, private sector, and NGOs to mobilize resources and drive innovation.	Number of PPP initiatives, private sector investment in training programs, employment rate post-training.

Actionable Insights



Actionable Items	Activities	KPIs
Community-Led and Gender-Inclusive Approaches	Empower grassroots organizations and promote gender-inclusive livelihood programs.	Number of women-led businesses, percentage of female participation in training programs, improvement in household incomes.
Expanding Vocational and Entrepreneurship Training	Scale up market-driven vocational and entrepreneurship programs to match industry needs.	Number of trained individuals, job placement rates, business sustainability metrics.
Improving Access to Finance	Increase accessibility to microfinance, interest-free loans, and financial literacy training.	Number of new borrowers, loan repayment rates, financial literacy improvement percentages.
Promoting Climate-Resilient Livelihoods	Develop programs in sustainable agriculture, renewable energy, and climate-smart enterprises.	Adoption rate of sustainable practices, increase in agricultural productivity, reduction in climate-related livelihood losses.

Innovative Approaches and Successful Models: Skill Development



Industry-Aligned Vocational Training

- Institutions like The **Hunar Foundation** offer market-driven technical training, ensuring employment-readiness.
- **Collaborations** between industries and educational institutions align curricula with job market needs.

Digital Learning Platforms

- **DigiSkills.pk** provides online training in freelancing, programming, and digital marketing, expanding employment opportunities.
- Coursera and Udemy **partnerships** offer access to globally recognized skill certifications.

Apprenticeship and On-the-Job Training

- Programs like Punjab Skills Development Fund (**PSDF**) integrate theoretical learning with practical industry experience.
- Government incentives for companies to train and absorb apprentices improve workforce employability.

Innovative Approaches and Successful Models: Poverty Graduation Programs



Asset Transfer and Financial Literacy

- The **BISP** helps low-income families build sustainable livelihoods through cash transfers and skill-building.
- BRAC's Ultra-Poor Graduation model combines asset grants, financial literacy training, and market access support.

Self-Employment and Microenterprise Support

- The BISP program provides livestock, agricultural tools, and vocational kits to enable self-employment.
- Microfinance institutions (MFIs) such as Akhuwat provide interest-free loans to small entrepreneurs.

Social Protection and Insurance Schemes

- Government-backed **health insurance** and savings schemes help **prevent economic shocks** from reversing poverty alleviation progress
- Programs like Sehat Sahulat ensure healthcare access for low-income families.

Innovative Approaches and Successful Models: Economic Inclusion



Microfinance and Financial Inclusion

- **EasyPaisa and JazzCash** promote mobile banking access for underserved populations, enhancing financial inclusion.
- Community-based credit cooperatives improve rural access to financial services.

E-Commerce and Digital Marketplaces

- Platforms like Daraz.pk enable small businesses to reach broader markets.
- Women-led initiatives like She Trades empower female entrepreneurs through digital market access.

Public-Private Partnerships for Inclusive Growth

- The Kamyab Jawan Program provides vocational training, mentorship, and business loans to young entrepreneurs.
- CSR initiatives from corporations like Engro and Unilever invest in sustainable business models for local communities.