



STORIES OF CHANGE | 2022

Market and Employment For
Peace & Stability (ME4PS)



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Peace & Stability (ME4PS)



Credentials

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HELVETAS Swiss Intercooperation Pakistan

Tel: +92 51 2624694

Fax: +92 51 2624680

Email: info.pk@helvetas.org

Web: <https://www.helvetas>

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Editors:

Samira Qazi

Fayaz Ahmed

Farooq Shah

Peer Review:

Sadaf Tahir

Syed Nadeem Bukhari

Irshad Ali

Contributors:

From Maher Consultants info@maher.consulting, amer@maher.consulting

Amer Ijaz

Jamshed Ali

Samira Qazi

Zillie-Huma

Zulekha Saulat

Huma Imdad

Photographs:

Omar Butt

Samira Qazi

Tahir Saleem

Title umar but

Title Photo:

Omar Butt

Design:

Salman Beenish

Printed by:

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Table of Contents

List of Acronyms	6
Acknowledgment:	7
Foreword	8
Introduction to the Stories of Change in Market and Employment for Peace and Stability Project (ME4PS)	9
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SOCIAL INCLUSION	12
Mainstreaming Persons with Disabilities	13
“Children with Special Needs Aren’t Sent to Special Parents; They Make Their Parents Special”	14
Berhaman - A Woman of Perseverance	16
Transforming Disability into Ability	18
Integration of Women in Workforce	21
Self-Reliance – A prerequisite for Survival	22
Nurturing the Family with Financial Stability	24
Rabia’s Feels Empowered with the Onset of Business	26
<hr/>	
ECONOMIC STABILITY:	28
Employability Through Market Demanded Vocational and Digital Skills Training	29
An Employer’s Journey from Unskilled to Certified Skilled Worker	30
Challenging Stereotypes to Attain Financial Independence	32
Excelling as a Professional Dress Maker	34
Digital Programmer Building His Own World	36
Tech Warrior Swam through Difficulties	38
<hr/>	
BUSINESS EXPANSION	40
Vertical Farming - A Hype or Hope for Small Farmers	42

Tunnel Farming: The Swift Money Maker	44
Jobless left out Asif emerges as a successful businessman	46
Vertical Farming Helped Uplift Ziarat's Family	48
Rejuvenated Jamil Plans Further Experimentation	50
Right Decision At Right Time	52
Rehab of Temporarily Displaced Family's Livelihood	54
Feeling Satisfaction with Transfer of Knowledge	56
Shukriya! ME4PS for Revival of Business	58
Service Provider's Life Back on Track	60
Jobs Creation	63
Bright Prospects for Solar Technician	64
Magic of Agro Modernization	66
<hr/>	
PEACE & STABILITY	68
Reduced Irregular Migration	69
Changing Life with Training and Employment Opportunities	70
Skill Development Opportunities Prevent Illegal Migration	72
A Failed Journey of Illegal Migration, but a Lesson Learnt	74
Reduced personal grievances	77
Carving Path to Success	78
Recognizing the Self Worth with Financial Prosperity	80
Newfound Financial Independence	82
Minimized societal divides	85
Journey towards Financial Independence Amidst Suffocating Societal Norms	86
Gulmeena Overcomes Disability and Finds Her Way forward	88
Victim of Sawara Optimizes Entrepreneurial Potential.	90

Abbreviations

ARC	Addressing the Root Causes
CIT	Charsadda Institute of Technology
FATA	Federally Administered Tribal Areas
FIT	Frontier Institute of Technology
HELVETAS	HELVETAS Swiss Intercooperation
ICI	Imperial Chemical Industries
IMSD	Inclusive Market System Development
ITAP	Information Technology Association Pakhtunkhwa
Jr. Int. BERA	Jahangir & Rasheed, International Bera
KP	Khyber Pakhtunkhwa
KP-IT Board	Khyber Pakhtunkhwa – Information Technology Board
LTI	Leather Institute of Technology
ME4PS	Market and Employment for Peace and Stability
MOFA	Ministry of Foreign Affairs
SBBWU	Shaheed Benazir Bhutto Women University
SME	Small and Medium Enterprises
SMEDA	Small and Medium Enterprise Development Authority
TEVTA	Technical Educational and Vocational Training Authority
TVET	Technical Vocational and Educational Training
UVAS	University of Veterinary and Animal Sciences

Acknowledgement

“Stories of Change” is dedicated to our Project Beneficiaries and their Families who took the initiative to transform their lives with resilience by availing sustainable opportunities for income generation and livelihoods.

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Foreword

In Pakistan, some of the major barriers to economic growth include poverty, illiteracy, unemployment and a large youth force with no carrier perspective, skills and career counseling opportunities. For the sake of peace and stability in Pakistan, there is a need to invest in this immense resource of youth force while engaging in economic growth opportunities. As around 64% of the country's population is under the age of 30 years which is the largest percentage of young people ever recorded in the history of Pakistan. The economy has failed to absorb 1.5m youth annually joining the workforce as stated in the National Human Development Report, 2019.

Market and Employment for Peace and Stability (ME4PS), a five-year project was implemented in the districts of Charsadda, Mohmand and Bajaur in Khyber Pakhtunkhwa (KP) with the funding assistance of the Ministry of Foreign Affairs the Netherlands (MoFA). The project was implemented in close collaboration with government line agencies. Planning and Development Department, Government of KP provided strategic guidance in the implementation of the project.

The project was designed around the hypothesis that sustainable economic opportunities lead to peace and improved stability in the fragile regions. The project targeted vulnerable segments of the society and designed processes to ensure inclusiveness of groups especially those having major grievances during fragility. In this context the project focused on two key aspects i.e. (i) On the basis of market demand skill development interventions were designed for youth (Women, men including persons with disabilities) and (ii) System strengthening, inclusiveness and responsiveness to benefit the poor.

“Stories of Change” is a pen picture of project's impact showcasing the new avenues opened for youth to be on the path of success, peace and stability. These avenues may inform further replication as well as designing of new demand driven programs and policies to engage the youth workforce.

Dr. Arjumand Nizami
Country Director
Helvetas Pakistan

Introduction to the Stories of Change in Market and Employment for Peace and Stability Project (ME4PS)

Market and Employment for Peace and Stability Project (ME4PS) - 2017-2022, was funded by the Ministry of Foreign Affairs (MOFA) Netherlands under the umbrella of Addressing Root Causes (ARC) Programme of the Department of Stabilization and Humanitarian Aid. ME4PS was implemented by the Consortium of HELVETAS and ACTED in Pakistan in the three districts of Charsadda, Mohmand and Bajaur in

KP. At the time of project inception, Mohmand and Bajaur were the two agencies of Federally Administered Tribal Area (FATA) however in 2018 the two agencies became newly merged districts of KP. The merger had resulted in opportunities as well as implementation challenges for the project. The project was implemented in collaboration with multi stakeholders.

Stakeholders Involved in the Project		
	Employability in Skills Training:	On and Off Farm Value Chains
1. Beneficiaries	- Youth (women, men including persons with disabilities)	- Beneficiaries of commodity sectors (Women and Men)
2. Public	- Technical Educational and Vocational Training Authority (TEVTA) - Technical Education and Vocational Training Institutes (Public) - Small and Medium Enterprise Development Authority (SMEDA)	- Agriculture Department - Livestock and Dairy Development Department - Small and Medium Enterprise Development Authority (SMEDA) - University of Veterinary and Animal Sciences (UVAS)
3. Private	- Technical Vocational and Education Training Institutes (Private) - Small and Medium Enterprises - Civil Society Organizations and Social Activists - Community Organizations	- Small and Medium Enterprises - Jr. Intl BERA - Marble Association - Leather Association - Syngenta - Ghazi Brothers - Reap Agro - ICI - Tehzeeb Charsadda Chappal - Khyber Mushroom Farm

Table 1: Stakeholders Involved in ME4PS Project

ME4PS applied Inclusive Market Systems Development Approach (IMSD), focused on improving the performance of different value chains (Agricul-

ture and non-agriculture) as well as employability of the youth through provision of set of skills matching with the market demand.

Result Chain	
Theory of Change	• Inclusive market system development founded on existing potentials and taking major vulnerabilities of people into account can result in reduced migration, peace and stability
Assumption to the Theory of Change	• Migration occurs due to an acute security disruption and crises or lack of economic opportunities in a given region creating instability
Objective of the Project	• To create sustainable income generating and livelihoods opportunities leading to jobs, income and more resilient communities

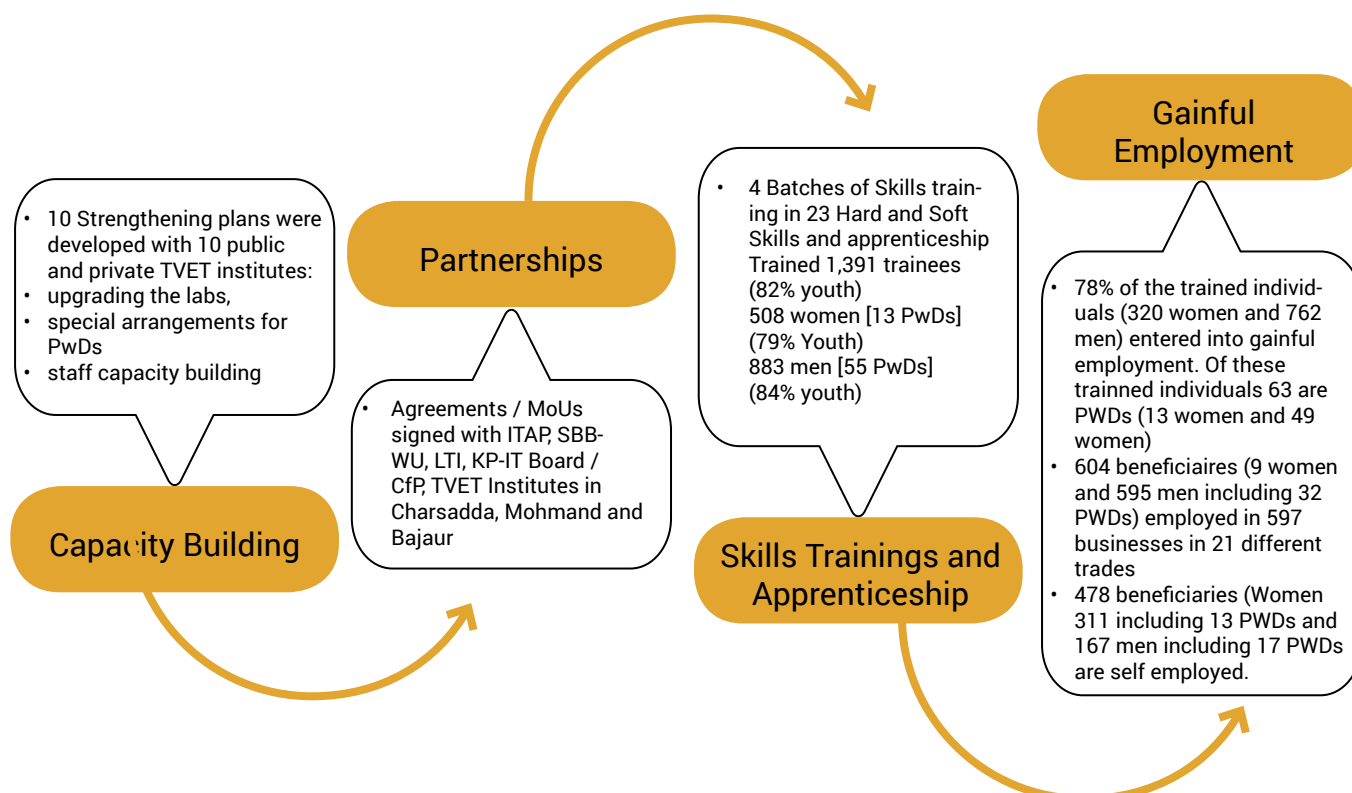
Outcome	<ul style="list-style-type: none"> • i) Skills Development and Employment, • ii) Business expansion and jobs creation • iii) Enabling Business Environment
Key Indicators	<ul style="list-style-type: none"> - Beneficiaries contributing in current and future needs of their household, have reduced social grievances - Decreased societal discrimination - Real plans to emigrate and seeing a socio-economic future for themselves in their hometown
Key Interventions	<ul style="list-style-type: none"> - Impart skills development courses, facilitate employability - Social inclusion (involving vulnerable groups, people with disabilities, and women) - Expand existing businesses of farmers and SMEs, and - Create job opportunities

The “stories of change” is an effort to document the stories as an evidence to support the hypothesis on the basis of following key achievements in gainful employment through skills trainings and value chains.

1. Key Achievements in employability in Skills Training:

Rather than following the traditional approach of skill development the project focused on creating enabling environment, designing and delivering demand driven courses followed by job placement or self-employment as per preference of the trained students. In this regard following set of investments was made by the project:

- Building capacities of the TVET institutes.
- Providing marketable skills training to the youth,
- Linking training institutes with the market to improve employability of the trained youth,
- Tracking trained programme beneficiaries’ employability status,
- Implementing different activities to enhance productivity of different value chains,
- Supporting SMEs to enhance their existing businesses,
- Forming business interest groups, and
- Apprenticeship programmes with the private sector in leather shoe making, IT sector and marble processing.



2. Key Achievements in On and Off Farm Value Chains:

ME4PS facilitated 7,391 farmers and SMEs (23% women and 76% men) to expand their existing businesses in on and off farm value chains. The project introduced improved technologies to the farmers such as mulch sheets, anti-frost sheets, vertical farming and low cost walk-in-tunnel. The farmers were also linked with the input suppliers and other service providers for quality products and services. The farmers and SMEs experienced significant increase in production, income, knowledge and skills.

On Farm Value Chains	Off Farm Value Chains
<ul style="list-style-type: none"> • Tomato • Strawberry • Mushroom • Export-oriented vegetables • Dairy • Feedlot fattening 	<ul style="list-style-type: none"> • Leather companies • Marble

322 SMEs (mostly informal economy) were assisted in development of their business plans to expand their businesses. 277 women and 45 men were supported on cost sharing basis. With the support of ME4PS, the SMEs not only generated more income but also created employment opportunities.

The project invested in building partnerships with private sector companies and similar projects operating in sectors relevant to the project. Some of the key partnerships are shared as follows:

- Ghazi Brothers for Dairy and Livestock sector value chain development in Charsadda
- Syngenta for promotion of Agriculture value chains,
- TEHZEEB Charsadda Chappal Maker to develop young artisans to support them,
- Reap Agro on the promotion of silage usage in Charsadda,
- Khyber Mushroom Farm in training and production of mushrooms in Charsadda and
- University of Veterinary and Animal Sciences (UVAS) for exploring potential of indigenous cross breed ruminant of Mohmand and Bajaur Districts.

Based on the stories of the beneficiaries of the project it can be safely deduced that the project remained successful in:

- **Social inclusion** by mainstreaming persons with disabilities and integration of women in workforce
- **Economic stability** in the form of employability through marketable vocational and digital skills trainings, business expansion and jobs creation
- **Peace and stability** by reducing irregular migration, personal grievances and minimizing social divides.

Social Inclusion

Social Inclusion means that marginalized segments of the society are integrated into the system with equitable/ equal opportunities. ME4PS ensured the inclusion of vulnerable groups, women and Persons with Disabilities (PwDs) in project interventions.

Special arrangements were made for PwDs by providing them with comfortable learning environment. To reduce the issues of accessibility and facilitate PwDs in accessing the learning institutions/training centers, the existing infrastructure was modified. The PwDs were also provided with career counselling and proper guidance for the selection of appropriate skills trainings that were suitable to the nature of disability they had. Project also facilitated the TVET institutes to mainstream PwDs in regular training courses by applying 10% quota allocated for the PwDs by the Government.

In the context of Mohamand, Bajaur and Charssada it was important to design the interventions keeping in view the cultural sensitivity and mobility issues of women from remote areas to the learning centres. Therefore the women

were facilitated through mobile training centers, provision of transportation to the women coming from remote areas and day care facilities for the children of the trainees. The women were also provided with the training opportunities to improve the marketing skills.

Rather than working in seclusion with the PwDs and women the project innovatively engaged/ mobilized their family members, sensitizing them to facilitate and support the aspirants to actively participate in the skills trainings and later on utilizing the skills in the gainful employment.

The stories of change under Social Inclusion focus on the following

- i. Mainstreaming Persons with disabilities
- ii. Integration of women in workforce



Mainstreaming Persons with Disabilities





Children with special needs aren't sent to special parents; they make their parents special"

(Fawad's story, who is suffering from speech and hearing impairment, narrated by his father, Shah Jahan)

"When I used to see my son staring in the sky, I would cry the whole night. Sometimes, we can't change the situation; the situation changes us. It brings the undiscovered strength and courage from within us. Until you have a kid with special needs, you have no idea of the strength and determination you have. For the last two years, Fawad's journey has been very special, and for that, I thank the CIT management and the ME4PS team. The friendly and conducive atmosphere at CIT and sensitization on disability issues by ME4PS staff's proved very conducive for Fawad to stay and learn."

Fawad was first diagnosed with a hearing and speech disability at three. The poor parents did not have any idea of handling a disabled child. As Fawad could not mix and communicate with children of his age, he became aggressive in his behaviour and had low self-esteem. No one could understand his language and needs. Whenever he tried to play with the children of his age, they ridiculed him. As a result, he pushed himself into isolation.

As he grew up, he started observing the negative societal behaviour towards him. There was no school for special children in the area. Thus he was sent to a regular school. The school administration first hesitated then accepted him for a short period. He was always treated as a stranger in school because the teachers did not possess the required skills to handle Fawad. He could not freely communicate with his classmates, so he always felt isolated. Soon Fawad's teachers informed his parents that he probably wouldn't be able to graduate high school. It was heartbreaking for parents because they always wanted Fawad to complete his education despite the odds.

Dropped out of school with hardly any friends and social circle, Fawad was living in an isolated world of silence. He could only think and feel but barely communicate. The absence of social relationships affected his development in many ways. Fawad was seen as the most abhorred boy of the family as the disability in the society is considered a curse from God, a result of sins committed by parents.

In this hour of distress, Fawad's father heard the news about ME4PS and its aims to generate inclusive employment opportunities for vulnerable groups. Fawad's father was quick to react. He, along with Fawad, went to the CIT office, where management briefed them about the project and the potential opportunity for Fawad. The CIT management and project staff thoroughly assessed Fawad for the course. Once satisfied, they offered free training to Fawad in dressmaking.

It was hard to convince Fawad to join the course. The years of idleness and isolation had made him indifferent to his surroundings or society. However, his father didn't lose hope and continued convincing him. He convinced Fawad that learning new skills would provide him with an opportunity to stand on his feet. His economic stability would

also change society's attitude towards him.

In July 2020, everything changed for Fawad. He joined CIT for the certificate course in dressmaking. However this was easier said than done. Many times, the father sacrificed his daily labour to take Fawad to the institute and helped him communicate with the staff. Fawad's colleagues at CIT tried making him feel comfortable and respected as a diverse and productive workforce member. They welcomed Fawad's diversity that positively contributed to his overall health.

Fawad underwent successful training for four months. Later, he attended the two month of apprenticeship. Team of ME4PS and CIT continued to monitor his progress and interest in the new role. They also provided technical help whenever needed by Fawad. Once the training phase was over, Fawad started working in a tailor shop in his village where he stitched *Shalwar Qameez*, the local dress. He started earning and contributing to the household expenses to his father's joy. With tears of joy in his eyes, Fawad's father told how people's attitude changed once he started earning his living. He is now treated with lot more respect. They have realized that PWDs can contribute to society if suitable opportunities are provided. As he grows in confidence, Fawad's insecurity is reduced, his aggression is controlled, and his self-esteem is high.

After getting a year of experience, Fawad expressed his desire to emigrate to the Middle East to earn more as the training had provided him with enough skills and confidence to excel in more competitive markets. However, his father convinced him to make his career in his city. Meanwhile, as he started getting respect and attention from the community, he changed his mind. Today, Fawad is an inspiration for local people, and his fame has transcended his village. Fawad's master in the tailoring shop is optimistic that Fawad will soon be an expert tailor of the town. He is surprised by the speed with which he is learning the new skills.

Fawad has already started transferring his skills to the community. A boy with restricted mobility is currently learning stitching at the shop under his supervision. For the next five years, Fawad's goal is to own a tailoring shop to earn for his family and train other PWDs in dressmaking.

Berhaman - a woman of perseverance

“ME4PS gave me a chance to learn skills that help me spend the rest of my life independently. Although many girls are stitching in the vicinity, but my professional training is what differentiates me from others”



Berhaman is a differently-abled person, suffering from physical immobility since her birth. She lives in a far-off village of Bajaur, several kilometres away from the main road. The family consists of her mother, three brothers, their wives, and sixteen children. Her father died in an accident, and Berhaman and her mother depended on her brothers for their daily upkeep. She had never received any medical care due to the family being impoverished.

When the brothers got married, and their families started growing, they decided to live separately. Her brothers were daily wagers and could barely afford their families. This left Berhaman and her mother helpless, wondering how to survive without a source of income. The stress of being alone and the financial issues left them feeling depressed and anxious.



Berhaman's biggest regret was that she could not get an education and had no future. In her hours of bleakness, the Radio *Shammal*, a local Radio in the Pashto language, was her only companion. One day while listening to the radio, she heard about the Helvetas-led Market and Employment for Peace and Stability Skills Trainings. She asked her brothers for their permission to join the training program. They were reluctant initially but later conceded. One of her brothers helped her get to the interview. He piggy-backed Berhaman from her house to the main road several kilometres away on a rainy day. The interview panel appreciated her determination to get the interview on a rainy day despite restricted mobility. The interview panel thought her hands would be too weak to handle the sewing machine. She was asked to use the sewing machine to satisfy the interview panel, which she did successfully. The interview

panel selected her for the training program. The next hurdle was her daily commute to the training venue. The training institute's bus dropped students off on the main road, and the village of Berhaman was several kilometres from the main road. Here again, the ME4PS team came to minimize the suffering of Berhaman. She was provided the facility of a Rickshaw that would pick her up daily from her home to the bus stop and drop her back in the evening. It was the first time that she was learning in a formal setup. She started to learn cutting, sewing, and stitching very quickly. That made her very excited. She made many new friends during the training.

After completing the training, the ME4PS team provided her with a starter toolkit. Another organization, *Behbood-i-Mazooran*, supplied a wheelchair to her. Berhaman was all set to start her career as a dressmaker. She began with stitching for her family, but word spread around soon. She started getting orders from outside. Even though other girls in the neighbourhood were in business, Berhaman was a preference due to her professional training background.

Following her footsteps, one of Berhaman's sisters-in-law being inspired with her gradually increasing financial stability is now getting training from her. Berhaman also wants her nieces to learn from her so that they can also become financially independent.

Berhaman can now afford her medical care and bear daily household expenses. Her mother is happy and satisfied that Berhaman has defeated her disability and is now a strong and independent woman taking care of herself. Berhaman admits that she is not earning to her full potential, but she is hopeful of picking up the momentum from the following season.

Berhaman has a recommendation for the government. She wants the government to help the PWDs in the remote areas by providing them with vocational training and generating good opportunities for their earning. This will enable them to reduce their reliance on the family and live an independent and productive life. She reminds the government that PWDs are equal citizens of Pakistan and must enjoy equal rights.



Transforming disability into ability

For Shahzaib, 'hope' is the buzzword. "No matter how difficult the time is; life always offers an opportunity. So one should always be ready to grab the opportunity and never lose hope."

Shahzaib's story inspires those who do not take disability as an obstacle to success. Being recognized as one of the expert tailors in the area, Shahzaib is undoubtedly a proof that determination can transform disability into ability. Shahzaib a father of two, was born in Bigalai, a remote village in District Bajaur.

Shahzaib was not born with permanent spinal disability. Many years back, poverty forced him to leave his family in Bajaur and go to Karachi searching for livelihood. There he worked as an unskilled labourer in the construction industry. He earned handsome money there and visited his family once in a quarter. Then, on one sad day in 2014, he fell off from the roof of an under-construction building and injured his spinal cord.



Soon Shahzaib realized that the resultant disability was permanent, and he would never be able to stand on his feet for the rest of his life. He was clueless, how to handle the situation as his livelihood depended on an able body. Before the injury, his monthly income was around 30 thousand rupees. With this unfortunate incident, his income turned zero. The social and psychological effects were grave for him and his family. Shahzaib lost his confidence. He even stopped going to the family functions. He was not seen on religious and social occasions. His friends circle almost disappeared. This introverted phase of his life was the direct result of a societal reaction that considered disability a curse and a result of the sins.

"Something must be done. I cannot go in this way forever." Shahzaib talked to himself. He found the internal strength that incited him to act. He decided to take any opportunity that life would offer.

Meanwhile, he learned through a radio message that a local vocational institute in his district was offering a free tailoring course with the support of the ME4PS project. It was a good news for Shahzaib to enter into a gainful employment but at the same time was challenging too. His residence and training venue were 40 km apart. Nevertheless, Shahzaib took the challenge and completed a six-months training course from the institute. "This was not the tailoring course only but also the counselling that helped me learn self-confidence. I learnt to accept the disability as the reality of my life and move on".



After his injury in 2014, Shahzaib lost four years in the wilderness. The successful completion of training gave him hope. "When I opened my tailoring shop in the village, guess who my first customer was?" My Son", he said with tears in his eyes. Since then, he has made many regular customers within and in the outskirts of the village. His earnings have not touched the 2014 mark, but the way he is winning the customers, it is only a matter of time. The attitude of villagers towards him and his family has also changed. He is winning back his social circle. Those who once said that disability resulted from sins now present Shahzaib as a model of determination, courage and willpower.



Integration of Women in Workforce





Self-reliance – a prerequisite for survival

“A friend in need is a friend indeed. ME4PS emerged as a reliable friend that helped me in the hour of need or else I would have been relying on charity of my brothers or other relatives. Earning from my revamped shop is enough for me and my husband.”

On a given day, a crowd of kids gathered outside waiting for **Ismat Bibi** to open her shop to buy their favourites. In Mohmand, running a business is generally considered suitable for men. However Ismat Bibi a fifty-five-year-old woman in Mohmand is well regarded for owning and running the only female-run shop in the area. She sells variety of products ranging from chips, spices, plastic shoes, to eatables.

Situation was not as good as it seems today. Ismat's husband had a temporary job in a local paramilitary force, where he served for some time. Once the contract was over, he was rendered jobless. In the meantime, he had a terrible accident that caused the family's sole bread-earner to become bedridden. At that moment Ismat did not have any other source of earning. "I used to sit in the compound of my tiny house, wondering what to do for household expenses and husband's health care", said Ismat.

Her brother encouraged her to start a small tuck shop to cater the needs of children and women in the area. Considering the patriarchal setup of Mohmand, it was very progressive thinking. She was hesitant to start the shop, but her brother convinced her that it was far better to work rather than live on charity as there was an example of her widow aunt who had to live at the mercy of her relatives after husband's death. The argument convinced Ismat, and she was set to test her entrepreneurial skills.

The experiment went well with the small initial capital, and Ismat earned a good amount from the stock she had in the shop. Encouraged with the earning, Ismat aspired to expand the shop, but availability of finances for the expansion was a big question.

Hardly had she started enjoying her little business when another misfortune struck the couple. Suddenly the health of her husband deteriorated and she had to arrange PKR 400,000 for the treatment. This was a huge expense and she was left with no other option but to use her savings and sell livestock but still the money arranged for the treatment was insufficient. Finally, she was left with no option but to withdraw capital from the shop. The treatment went well, but the business

was ruined, and they were again on the brink of abject poverty. Her relatives offered help by convincing some wholesalers to provide goods on credit, but the wholesalers had little confidence that the money would be paid back. Being old and the sole breadwinner with a bedridden husband, her survival and financial independence depended on the shop.

In the mean while ME4PS field team started baseline in the area. A local facilitator introduced the team to Ismat Bibi. "They listened to my story with attention and interest, asked few questions and recommended Ismat's business for cost-share".

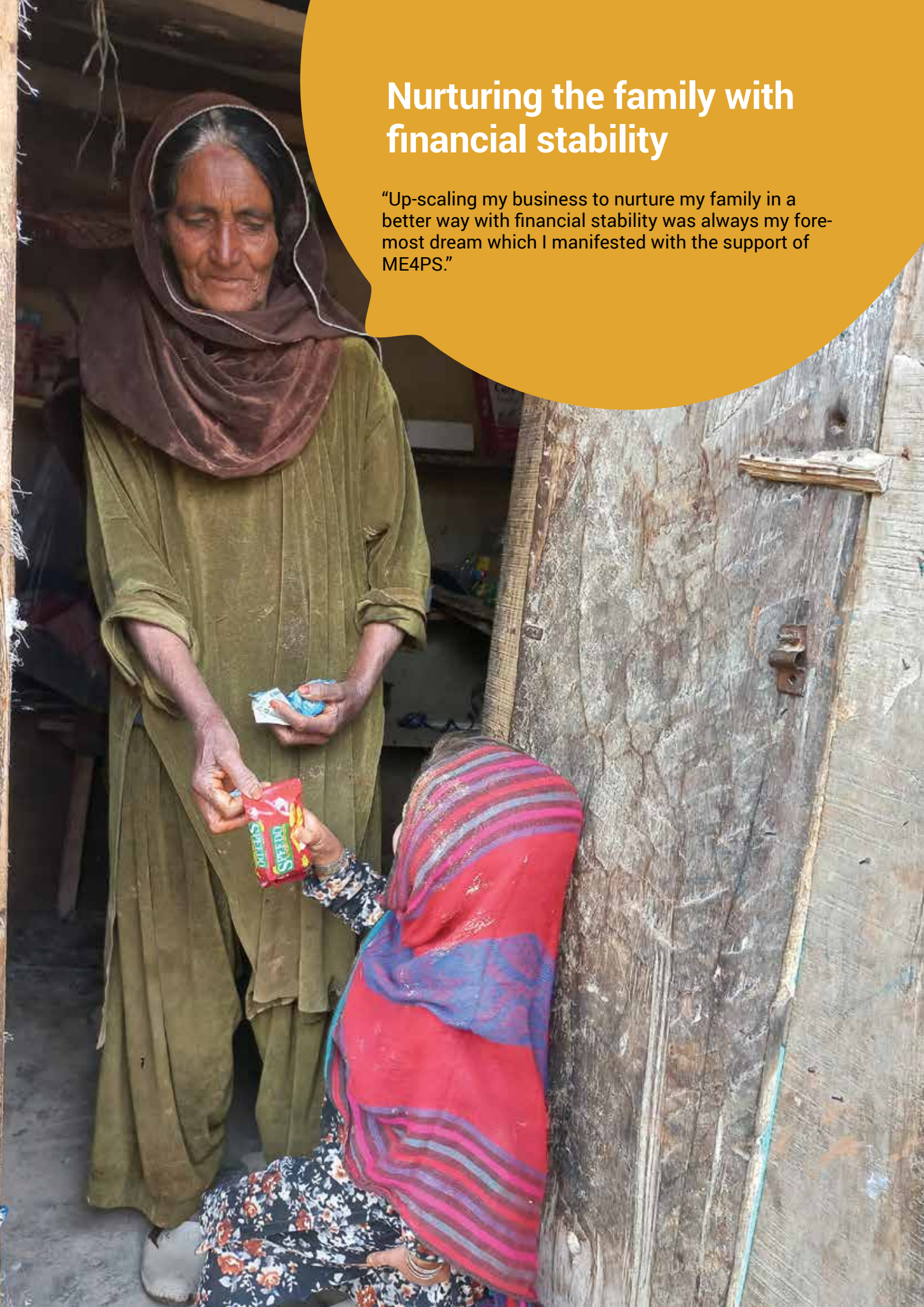
With the financial support provided by the ME4PS, Ismat revamped her business. In consultation with Ismat, the ME4PS team finalized the list of items for purchase. The team helped her procure the items from the wholesale market and provided regular mentoring to Ismat Bibi. Soon the business started anew. It took little time for Ismat to recapture her lost market. With her honesty and caring attitude, it was not difficult to attract old customers back.

Soon shop was running in profit. She now earns around PKR 15000-18000 per month from the shop, which is sufficient for her husband's health and household expenses. "I also managed to pay for my husband's surgery from the saving". She says that the ME4PS's support for expanding her shop and their regular mentoring visits has boosted her confidence.



Nurturing the family with financial stability

“Up-scaling my business to nurture my family in a better way with financial stability was always my foremost dream which I manifested with the support of ME4PS.”



The first SME supported on a 100% no-cost share basis in Bajaur belonged to **Muntehna**, a fifty-five-year-old lady who looks much older than her years due to the dismal poverty and hardships she has suffered. Yet, all this still hasn't stolen her smile and sparkling eyes. Her family consists of three daughters, a daily-wager son, his wife and four children, and an aged husband. Listening to her, one can imagine how she managed to nurture her family.

The Helvetas-led Market and Employment for Peace and Stability chanced upon Muntehna's shop, which she had started five years ago with minimal capital. She started when her husband had to call it a day due to old age. During assessment ME4PS's field staff enquired about women-led small businesses in the area, to which a local government teacher led them to Muntehna. The field staff interviewed Muntehna and assessed the shop that had very little stuff in it. The field staff forwarded her case for 100% financial support, which was approved by the management. This assistance made it possible for her to stock her shop with items in demand in the neighbourhood and diversify her income streams.



Having had an entrepreneurial mind-set for a long Muntehna has always been looking for ways to earn to support her growing family. She made dung cakes, stitched quilts, made mud ovens, and cleaned and sorted wheat grains before milling. Now she got the opportunity to expand her shop, which would allow her to cater to her daughters' needs. To keep the earning streams open, she handed over day-to-day management of the shop to her daughters. She kept herself engaged in making clay ovens and sewing quilts to increase the

family's income. She is a strong-willed and hard-working woman who brings the mud for the oven and prepares it, thus earning around three to four hundred for one clay oven. Her husband previously worked in a nursery and cannot do laborious jobs due to his growing age. He sometimes assists a vegetable or chicken seller in the local market, earning around three hundred rupees a day.

Thanks to the funding assistance by ME4PS, the family income is now touching PKR 1000-1500 per day, which is quite reasonable according to the local standards. She also shared about the room she had recently constructed with the earning from the business. She credits ME4PS with making her life easy and bringing her family out of abject poverty. She is an ambitious businesswoman, but her ambitions revolve around her daughters. She wants her daughters to enjoy every facility in life. She is still not where she wants to see her family, but the journey has started towards her goal of nurturing the family with financial stability.



Muntehna started the shop with a mere four hundred rupees. Now she has three income streams running simultaneously that keep her busy. She knows that what she is doing is more important, as it keeps her family well fed and dressed, and she credits it all to the ME4PS.

Rabia feels empowered with the onset of business

"I have never felt as empowered in my life as I feel now. I can now manage my own house, support my children's education, and pay utility bills with the onset of my on business as a beautician."



Meeting **Rabia** in her well-equipped beauty parlor, a first-time visitor can never imagine the struggle and hardships she has been through to get to where she is today. She is well settled in her beautician business and earning handsome amount to take care of her family, but her story will tell us about the long struggle to reach this stage.

She was married soon after she passed her tenth standard examination. She was only 15 at that time. She gave birth to five children, one after the other. At the time of marriage, her husband worked in the Middle East as a driver, and the family was financially stable. A few years later, he was implicated in a car theft case. Rabia and the whole family had to arrange money to follow up the suit and pay the lawyers' fee. Rabia sold all the valuable things she had, including all her jewellery. The husband was finally acquitted, but the family was entirely bankrupted.

After the disposal of the case, her husband was deported to Pakistan. That was a tough time for the family. Her husband didn't have any job, and the family had already sold everything. Succumbing to the pressure of the situation, her husband fell into a deep depression and could not work. This shifted the burden of raising the family on Rabia's shoulders.

During her teenage, Rabia learned the skills of sewing from her mother. She planned to use that skill to raise money for the family. Unfortunately, she discovered that she had developed a permanent pain in the spinal cord, and working on sewing machines for long hours would not be possible. Her husband's brothers came forward with financial support so that Rabia could take care of her children's expenses. Rabia accepted the help a couple of times, but that was an embarrassing situation. She could not run her family on charity forever and thought she had to undertake a business venture to secure her children's future.

She was still indecisive about her future when her niece told her about the beautician course in Charsadda, run courtesy Market and Employment for Peace and Stability (ME4PS). The next hurdle was to convince the family's men to join the beautician course. This was an uphill task owing to the local customs where women's entrepreneurship

was discouraged. Finally, her sister-in-law came to support Rabia in convincing the family to join the beautician course.

Training was a new experience for Rabia. After joining the course, she thought being a beautician would be fun. Even before the conclusion of the course, friends and relatives approached her for make-up and hairdressing. She learned all the tricks of the trade during the six-month course and was ready to start her career as a beautician.

She didn't want to work for anyone else, so she prepared herself to open her salon. She discussed it with the family, and one room in the house was spared for her parlor. Her work was her advertisement. Her fame spread in the neighborhood, and the customers started increasing day by day. Being alive to the fact that the customers could not pay high service charges, so she kept the rates low and increased the revenue through a greater number of clients. Some friends and relatives did not pay for the service, thinking it was their right to enjoy free service from a friend. Rabia knew that she had to respect the local traditions and accommodate such visitors. She did so in the hope that nature would compensate in another way. She was correct; nature paid her with the increasing number of customers.

Seeing her business flourish, Rabia's sister-in-law built her a separate room so that Rabia could have a cute little space that is well equipped and a space for visitors. Here she also set up counters for selling fabric and cosmetics to her clients to boost her income. Rabia has paid back to her sister-in-law the loan taken for the room's construction. In the last couple of years, the business has been slow due to the COVID-19 pandemic, but Rabia is confident that she will make up the loss in the next season.

Rabia is indebted to the ME4PS for providing her skill and putting her life on the road to success. She has also trained her two nieces, who help her in the parlor. Her business is flourishing, and she is satisfied with how she is gaining business acumen. Still, she knows that she has a long way to go but is optimistic about the future.

Economic Stability:

The project facilitated income generating opportunities for youth, women, men, and PwDs through skills and value chains development interventions. Youth were provided with market demanded skills along with Business Management Skills and linked with the job market and Micro Finance Institutions. In value chains, existing businesses were improved through improved technologies, better access to services and inputs, business expansion planning and upstream and downstream market linkages. Through these interventions businesses were expanded, jobs

were created and production increased leading to more income.

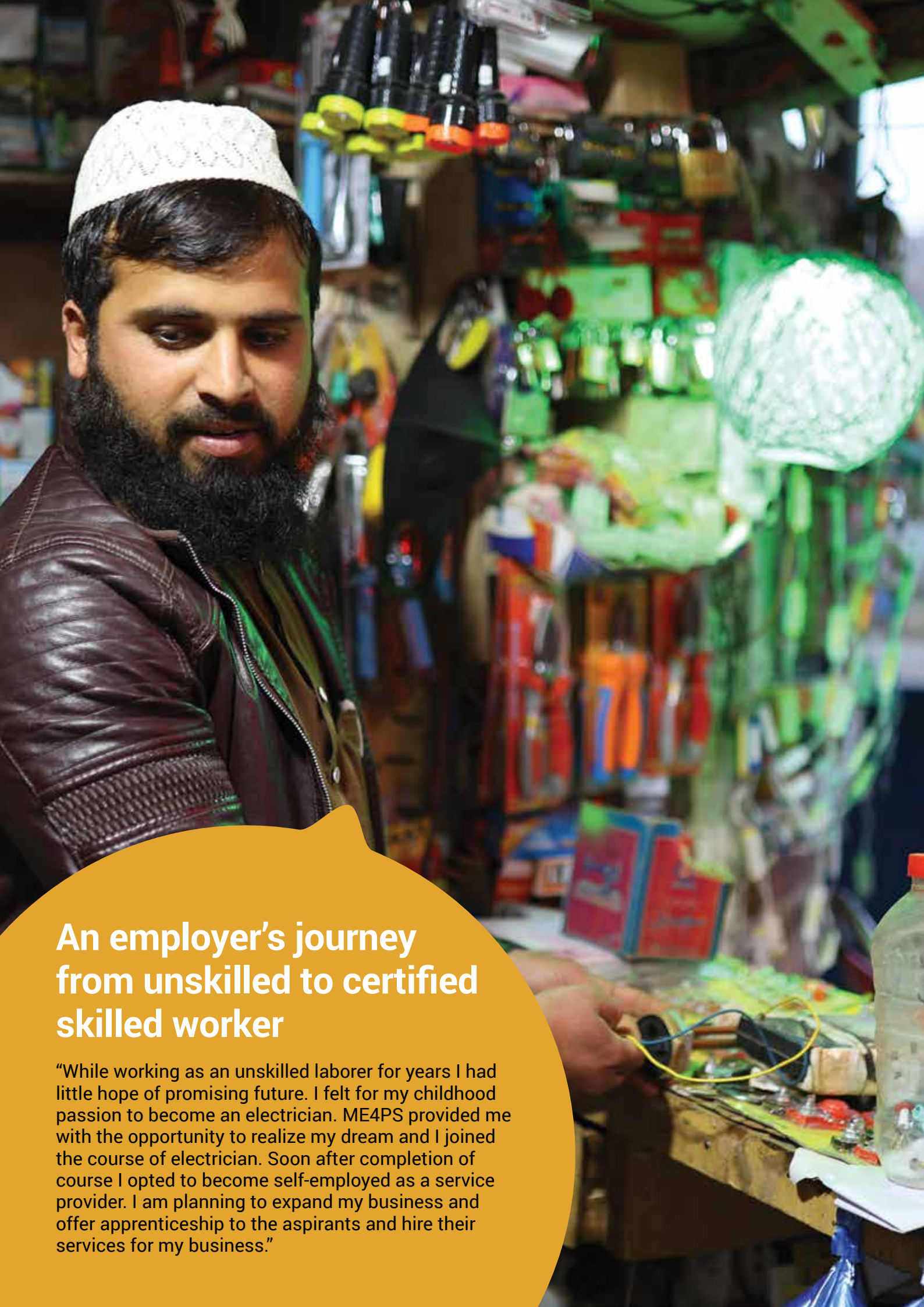
The stories of change in this section covers the following aspects:

- 2.1. Employability through market demanded Vocational and Digital Skills training
- 2.2. Business expansion
- 2.3. Jobs creation



Employability Through Market Demanded Vocational and Digital Skills Training





An employer's journey from unskilled to certified skilled worker

"While working as an unskilled laborer for years I had little hope of promising future. I felt for my childhood passion to become an electrician. ME4PS provided me with the opportunity to realize my dream and I joined the course of electrician. Soon after completion of course I opted to become self-employed as a service provider. I am planning to expand my business and offer apprenticeship to the aspirants and hire their services for my business."

Wahab's journey from a daily-wage laborer to a certified and successful electrician is fascinating and inspiring. He belongs to Mohmand. He was a shining student and was hopeful of completing his education and bringing his family out of poverty one day. But unfortunately, poverty shattered his dreams.

He did well in his intermediate examination and planned to continue his studies. However, his father told him that he would not be able to support his education further while compromising the family's basic needs. Therefore, Wahab's education days were over, and he had to join his father to support the family's expenses.

The decision came as a shock for Wahab, who had dreamt of higher education. He tried to convince his father, but no argument was more potent than the family's poverty. So finally, Wahab had to surrender his dream and started looking for a job.

He wandered in the markets of Mohmand for several months in search of a job but could not find one. Finally, his quest for livelihood displaced him and brought him to Islamabad, the country's capital. Here he started as a laborer on daily wages. Most of the time, he worked in the construction industry. As the job was not permanent, he had to search for it daily; one day, he would be lucky to find it, and the other day he would have to return empty-handed in the evening.

Wahab told that he and many other daily-wage laborers sat daily on a designated point in the city, sometimes under scorching heat and sometimes in dismal rain, waiting for work. The people came to pick a laborer and usually offered a wage much less than the legal minimum wage. Because there were many options available to the customers, the laborers were not able to bargain lest they lost the work for the day. Wahab worked under these exploitive conditions for several years and earned around PKR 12,000 per month. This money was hardly enough for his expenses in Islamabad, and there was little he could save for the family. Back home, his siblings were growing up, and so were their needs. Despite all the hard work, Wahab felt that he would not be able to give

a better life to the family. This sense of deprivation made him sad and frustrated.

In 2018, when he was visiting his family in Mohmand, a friend told him about the vocational training courses that Helvetas was sponsoring under its Market & Employability Project (ME4PS). Helvetas was working in the area to build the capacity of the vulnerable groups to enter gainful employment and thus building a resilient society. Before showing his intent for the electrician course, he surveyed the area and found that no qualified electrician was available on the premises. Wahab then approached the ME4PS team and showed his interest in the Electrician course. After fulfilling the course requirements, he was selected for the six-months electrician course. Wahab was a good student and did not have much difficulty completing the course. Post completion of course, Helvetas team facilitated him with a two-month apprenticeship and also provided him with a startup kit at the end of the course.

The certification opened new avenues for Wahab. He had the option to choose between a job and his own business. He preferred the latter. He started providing services to the local clients and soon won their confidence. His income started to grow, and so was his living. His family was happy with the change that Wahab had brought through sheer hard work and dedication. Wahab borrowed PKR 140,000 to set up the business, and he had already paid back PKR 100,000. He is saving PKR 15,000 monthly and hopeful of paying back the debt in couple of months.

The social consequences of Wahab's success are far-reaching. He inspires the local youth to get vocational education and adopt a profession for a respectable living. Wahab trained his younger brother at his shop who is also now making handsome money in Saudi Arabia. However, Wahab does not have any intentions of leaving the country. He is doing well and prefers to live with his family. Another worker who learned the skill from Wahab is now doing a job in the government sector. Wahab has also generated job opportunities for the local youth. When we met him at his shop, four people were employed and learning the skill.

Challenging stereotypes to attain financial independence

“When I learnt of the training in upholstery and dress making offered by FIT and ME4PS, I asked my father that I want to acquire these skills. My father encouraged me to join but later when my In-laws (to be) learnt that I am attending this course they threatened to undo my engagement unless I quit the training. My father supported me in continuing the training and as a result my engagement was called off. After initially making orders for the whole sellers, I started my own business and have engaged seven women as workers. Now I am confident that I can grow my business and be financially independent.”



Zeenat is a self-assured and confident young, educated girl from Charsadda. She was born in a low-income family. She is the only sister of three brothers. Zeenat is a girl who broke the stereotypes by getting higher education, working for financial independence, and guess what? She is a boxer. All these three characteristics of her personality are hard to attain in the traditional society of Charsadda.

She started working at nineteen at her maternal uncle's shop. She supported the stitching unit to prepare gents' suits and was paid PKR 3,000 monthly. The amount was small, but was enough to put her on the way to financial independence and stability. With the income she got admission in the college and continued her studies without burdening her parents.

Life became hectic once classes started at college. At college, she developed a love for boxing, and she decided to learn the art professionally. Boxing would give her fame and confidence, and a sense of protection. With so many activities to complete, she burnt the midnight lamp to catch up on her studies and complete the stitching orders. All this hard work was to materialize her dream of being an educated and financially independent professional, providing a stable future for her family.

The first major twist in the story came when she developed differences with her in-laws on the issue of her further studies and learning boxing. Both families tried to reconcile, but the matter reached a stage where neither could give way to the other. For Zeenat, it was a matter of rights, and she wanted to control her destiny herself. For her in-laws, it was a matter of traditions and pride whereby women were not allowed to get higher education or work. Boxing was unthinkable for them. With such a difference in thoughts, the relationship was destined to break. It broke despite the intervention of local jirga¹. Zeenat's father stood steadfast and supported her. She forgot the incident quickly and got herself busy in her daily routine. Her dedication and hard work paid off, and she earned her postgraduate degree in Islamiyat. After completing her studies, she thought to improve her dressmaking skills and adopt dressmaking as a professional career.

The Helvetas-initiated Market and Employment

for Peace and Stability Skills Training came precisely when she was looking for ways to improve her dressmaking skills. She learned about the ME4PS sponsoring a training at the Frontier Institute of Technology (FIT) and was admitted to the six-month tailoring and upholstery course. After graduating from the training, the ME4PS team helped her by providing a starter toolkit and a sewing machine. As a result, she set off on a journey of finding financial independence and hasn't looked back since. She has up scaled her dressmaking and upholstery business by joining hands with a batch mate of the Skills Training. Together, they have set a substantial workspace stocking up with laces, threads, buttons, cosmetics, and basic amenities as per the demands of local women. ME4PS team helped them further by arranging exposure visits to Lahore and Multan, the hub of commercial activities in the textile field. Those visits helped them develop linkages with vendors and wholesalers. Zeenat also purchases pre-loved fabric and remakes it into fashionable pieces, selling at a premium.



Her stitching orders have increased ten times. As a result, she now outsources the men's clothes to a nearby tailor on a commission. She has also trained fifteen girls to help fulfil the increasing number of orders on time. Although she has always been very confident, she credits the training with opening new avenues and developing her stitching skills professionally.

Zeenat is now earning around forty thousand per month and taking care of her expenses. She has supported her brother in setting up a shop in the Charsadda market. She has also bought a piece of land to build a house for her parents.

¹A local forum for alternate dispute resolution involving elders of the community.



Excelling as a professional dress maker

"I have achieved a lot at such a young age. I credit all this success to Helvetas, who provided me with opportunities through training and guidance. The support and mentorship provided by Helvetas and training centre made it possible for me and my family to come out of poverty."

Farhat, 19, is a graduate of the first batch of Skills Training by the Helvetas-led Market and Employment Project, held at Government Women Vocational Training Centre (GWVTC), Khar, Bajaur. Since her training, she has excelled in her professional career, but life was totally different before meeting with the Helvetas team.

She was one of the eight sisters and four brothers, relegated to a life of poverty. Her father, the sole breadwinner for the family, was a daily wager. Three of her elder brothers, after their marriages, had started living separately. That had left Farhat and her sisters in dire circumstances. Her father was unable to afford their daily expenses. According to Farhat, the whole family had to survive on Zakat (poor alms) given by relatives, which was not a good or permanent solution. Farhat wanted to break out of the cycle of poverty, but options were limited in her immediate vicinity.

One day, a lady living in the neighbourhood told Farhat about an advertisement in the market. The ad was about the skills training that Helvetas was offering under their Market and Employment Project. Farhat had wanted to do something to combat poverty for a long time, so she applied for the training and was selected. During the training, she was hired by a local boutique owner. The experience at the boutique gave her the skills to work in a professional environment. This led her to get stitching orders from her immediate community. Based on her quality of work, GWVTC selected her as a support teacher for training the batch of Persons with Disabilities. She recalls that preparing the PWD batch was perhaps the most challenging experience of her training career. Making them understand how to cut and

sew was difficult, but she managed well. In the following year, she was selected as a Master trainer for a regular course by the ME4PS.

First a trainee and then a fully trained instructor of dressmaking, she has honed her skills and now is a sought-after master dressmaker in her neighbourhood, earning around seventy thousand a month. Due to the large volume of orders, she has trained her two sisters, two sisters-in-law, and a niece to share the burden of work. Her sisters-in-law cater to all the demands coming from their side of the family, which Farhat previously used to complete. Having established herself financially, Farhat is now arranging for her sister's marriage. Her father is happy that the burden of the wedding is off his shoulders.

Due to the increase in the volume of work, Farhat wants to train more girls, but it is challenging to convince families of those girls to allow them join training at Farhat's premises. The local tradition does not allow young girls to move freely. She has engaged five girls from the batch that she had trained under the ME4PS Project, which includes one girl with disability, and she sends them orders that they can complete while staying at their homes.

Farhat has been the most successful of all the trainees. She is doing an excellent business, but the burden of responsibilities on her young shoulders is massive. She is tired of her day's routine as she has many orders to complete in a day. However, she is happy and satisfied that she has broken the cycle of poverty, is financially independent, and taking care of her parents, brothers, and sisters.



Digital programmer building his own world

“ME4PS’s sponsored apprenticeship helped me enhance my skills as a programmer. My success has attracted youth in my village to digital technology. I wish they get the same opportunity of polishing their skills the way ME4PS did in my case. Whatever I learned, I applied it to my work to make it better. In the next few years, I see my business competing with international brands like Etsy.”

Rafiullah is a young Computer Science Graduate living in a joint family of 13 in village Nawagai of District Bajaur. He is newly married and is planning to start his family life. Rafiullah's story inspires young graduates who are determined to start their online businesses instead of looking for jobs.

During his studies, Rafiullah dreamed of a rewarding job after graduation. His search for a job started after passing out of the university. Soon Rafiullah discovered that finding a job was not as easy as he had anticipated. The family expected him to start earning and contribute to the household expenses. These expectations created extra pressure on Rafiullah, who was already worried about beginning his career immediately.

Soon Rafiullah realized that his dreams and fantasies were disconnected from the real world. The real world requires hard work, luck, experience and responding timely to opportunities. His experience of applying for different advertised positions guided him that he needed several years of experience to get a good job. Although he learned the theory during his graduation, he lacked the practical experience to fit in a good company.

Unable to find a job, he tried freelance work. Still, there were many hurdles in the way. There was a perpetual problem with internet connectivity in the remote area where he lived. He also faced difficulty opening a bank account for freelance work. The banking regime has become very strict about combating terrorist financing. In addition, his family did not understand the dynamics of such work and was not sure about Rafiullah's future. So his career as a freelancer ended before it started.

While applying for the job in different companies, Rafiullah was advised first to grab an internship in a software house. He tried several firms but was disheartened because the learning process was prolonged. Moreover, as an intern, he was getting PKR 15,000 per month. Rafiullah was not satisfied with this compensation because he had a greater potential. He was in search of such an opportunity that could provide direction to his life.

That opportunity came in the form of a training course sponsored by the ME4PS. A colleague told Rafiullah about the ME4PS's contribution to provide skills training, strengthening SMEs and creating income generation activities. As a result, Rafiullah applied for a six-month training course for web development. The ME4PS sponsored the course in coordination with IT Association for

Khyber Pakhtunkhwa (ITAP). The training provided the much-needed practical expertise that Rafiullah was lacking. It also gave him the confidence to start a business instead of looking for a job. For several days Rafiullah connected with two university friends, discussing the idea of starting such business options. From the discussion emerged the idea of launching an e-commerce store to sell traditional clothes and products. Rafiullah took the lead, and the e-store with the name Kochyana was launched with a startup capital of PKR 150,000 which was a contribution of his friends joining him in this business. The training that Rafiullah got helped design the e-commerce website and its social media marketing.

The idea clicked immediately, and the business started getting online orders on <https://kochyana.com>. Rafiullah kept the prices of the items very competitive and



focused on the increase in sales. As the company grew, it started adding to its product line. The business was started with hand embroidery clothes and jewelry for women and girls. Later, they added handmade bags for women and kids' clothes. Currently, discussions are underway to add more products such as khusas, and shawls.

The company recorded a sale of PKR 5 million last year. But, for Rafiullah, this is only the start of the story. He is determined to develop the brand at par with some international chains. In September 2021, one of the products of Kochyana black traditional dress for girls was featured as top reviewed in Daraz. In addition, Rafiullah sells his products on Instagram, Facebook, Tiktok and Pinterest by the name of Kochyana1. Rafiullah says that, many orders are received from Daraz. In March 2022, 106 products were sold at Daraz alone and he earned PKR. 166,000.

Kochyana has also created jobs for both women and men. Currently, six men artisans are working with Kochyana, along with 13 women from Peshawar, Charsadda, Bajaur, and Orakzai who are experts in making traditional dresses, bags, and jewelry items. Besides this, they have engaged four interns for the digital marketing of the products. Each intern gets PKR 20,000 per month. Rafiullah's success has inspired youth in the area, and they are planning to take digital technology as a career.

Tech warrior swam through difficulties

“People leave Pakistan to gain education, experience and money. But I got all these after my apprenticeship. Hence I have no plans to leave my country”



Yasir Ihsan from Charsadda believes that if provided with opportunities, Pakistani youth can make a big difference in the technology sector.

People love fairytale stories of successful app developers. In such stories, a brilliant young developer struggles, overcomes adversity, makes that one perfect app, and then lives happily ever after. But among IT success stories, that's the exception rather than the rule. The vast majority of successful mobile developers make a living by releasing new apps, upping their game, trying new ideas and challenging themselves to do better.

Such is the story of a very young app developer from Charsadda who came to Taroon Apprenticeship Program launched by the Project Market and Employment for Peace and Stability (ME4PS). His parents wanted to send him abroad to his uncle in Dubai, UAE so he could find a job that could pay him in a stronger currency than the Pakistani Rupee so he could support his family, bear expenses and also ensure that his siblings could get a chance to have better education and living standards. Yasir was disheartened and disappointed from the government, his local community and everyone around him because he believed no one was trying to change the situation and he planned to do just that.

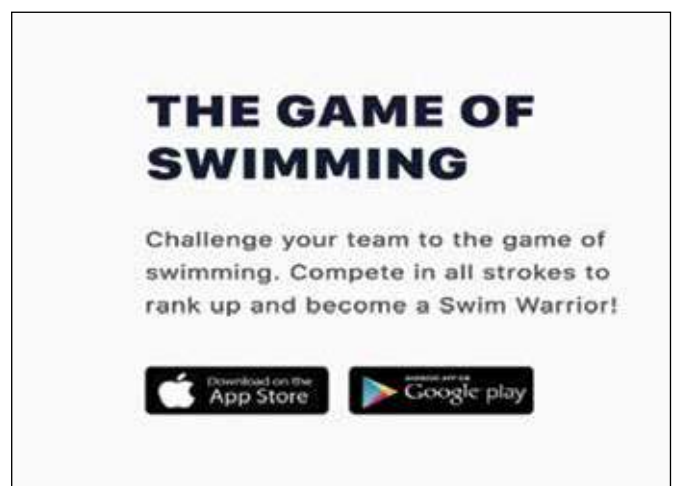
In Jan 2020, he started his Taroon Apprenticeship and his interest grew by the minute. He understood that the more he learned, the more promising his future seemed so he dedicated all his time and energy in learning Flutter, an app development software. Just amidst of their apprenticeship, the entire world was hit by the Covid-19 pandemic, this batch was sent home but they were lucky as they were being trained in digital skills, this apprenticeship actually became their superpower in such dark times. By the time he was at the end of his apprenticeship, he was also doing multiple freelance projects, had gained stars on his freelance developer profile and was in the process of doing so much more. But it still seemed incomplete and soon after, he co-founded SwimmWarrior LLC, which is an app registered in Arizona US (swimwarrior.com). After launching

the app, he experimented with free downloads, in-app purchases, promotion strategies and new features – everything involved in building and marketing a successful app.

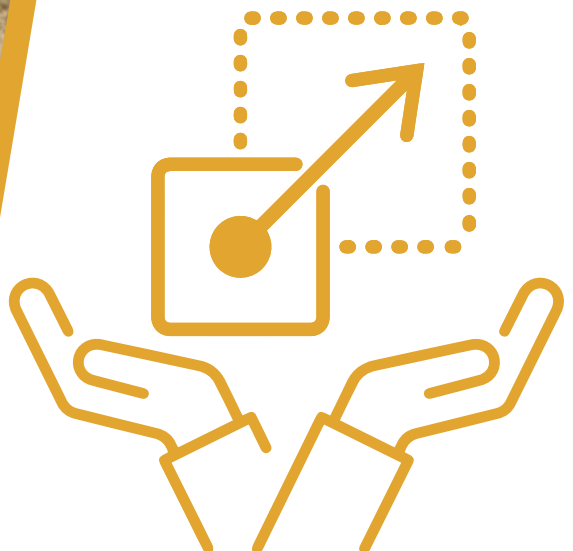
According to Yasir, *“I wanted to build an app in one night, and not tell even a single person about it and run some experiments on it to see if I could get it to some level of success.”*

A visionary, Yasir sees immense potential for advancement in the technology sector in Pakistan, especially Khyber Pakhtunkhwa. He finds the young talent in Charsadda capable of emerging as leaders in the tech industry and skilled to bridge gaps in a range of areas by coming up with innovative technology-based solutions. Currently Yasir is a successful App developer, a top-rated freelancer and Flutter master trainer for UNDP boot camps in collaboration with Cyber Vision and KPITB.

Compelled by his ambition, Yasir is determined to work towards providing better academic and self-employment opportunities to the youth of Charsadda, so that they may grow and prosper, making a mark in their chosen fields. So that they may not necessarily have to settle for adopting the same profession as their fathers. So that they may take a chance at changing their destiny. And so that the son of a farmer, if nothing else, is at least able to consider the possibility of having a bright future within their own country and not have to migrate to another place, while leaving the place they love the most.



Business Expansion





Vertical farming - a Hype or hope for small farmers

"Vertical farming is no more a hype; it is the hope. It is the future of this area. It has transformed the conditions of many small farmers like me. It has also created employment opportunities on the farms. Currently, six men are working on my farm in addition to my family members which was not the case earlier."



Abdul Malik from District Bajaur has successfully adapted vertical farming to grow vegetables. In a small village of Bajaur, he is living a contented life with his wife and six children.

In a flash back into the life of Abdul Malik, one can see him as a farmer who grew vegetables, tomatoes and bottle gourd, on leased land. The farming conditions in the area were harsh. It was challenging to get adequate water for irrigation. He had to rely on rainwater, but raining pattern was irregular and insufficient. Furthermore, high inflation over the years has resulted in tremendous price hike for the agriculture input, including pesticides and fertilizers. Abdul's farming methods being outdated, were not yielding the level of production as per his expectations.

Back home, Malik had a large family to support. One of his sons had a physical disability that caused a restriction in mobility. He didn't have resources for his treatment. Supporting the children's education was putting further stress on him, and on several occasions, he thought to discontinue their education.

With all these problems and no formal knowledge of best practices in growing vegetables under the conditions, Abdul Malik's life was hard-pressed. He was always cash-starved and did not have enough capital to invest in agriculture inputs. His landlord always doubted that Malik would be able to pay lease money. Moreover, no one in the family would lend him seed money to grow the vegetables.

On average, his profit from the land was not more than Rs. 15000 per season. Unable to deploy off-season techniques for growing vegetables, he would move to the metropolitans to earn his living, where he worked as a labourer. However, such ventures were never rewarding. He could only muster a few thousand rupees for the whole season that was barely enough to make both ends meet.

ME4PS project had already started interventions in the area when the Agriculture Assistant of the Extension Department spotted Malik in early

2018. One of the ME4PS's mandates was the technical training of farmers in improved technologies. Malik was initially reluctant to adopt new methods because no one in his peer had tried them. The area's elders warned him of the further loss had he moved away from the traditional methods. However, during a series of meetings, the department finally convinced Malik to try vertical farming for growing bottle gourd. In the months that followed, the Extension Department provided constant support and mentoring to grow vegetables using vertical farming techniques. For Malik's immense joy, the experiment was successful. He has gained three bumper crops since then.

Malik is now growing tomatoes and bottle gourd on a larger area. He can now compare the benefits of old growing methods with vertical farming techniques. The new methods have saved him 50% on the water with lesser agricultural inputs, including fertilizers and pesticides. Moreover, vertical farming had fetched him earnings of more than Rs. 250,000 per season. He had never imagined such dividends.

The benefits of modern knowledge of growing vegetables are not limited to Malik alone. One fantastic contribution of the ME4PS intervention is to change the attitude of the local people towards farming. Bajaur was a district where people were quitting farming due to lesser returns on investment. It is now considered a profitable business. It provides benefits in savings water, created job opportunities, and fertilizer costs and motivates farmers to adapt agriculture as a rewarding profession.

At the personal level, Malik can now spend more time with the family. He does not need to displace himself to work as a labourer in the off-season. His sons are now getting quality education in local schools. His two daughters, who were previously out of school, are currently enrolled. His son with disability is also getting proper treatment, and Malik is hopeful that he would one day be able to overcome his disability and could move without support. Malik's landlord, who had always been reluctant to lease land, has now leased out 2.5 acres of land to him.



Tunnel farming: the swift money maker

“This technology was new to me and fun to learn. I am happy to harvest such an excellent quality of strawberries. I believe that in future I can produce enough to meet the demand in the market. Low-cost tunnel technology works wonders for the small farmers. Through the sales, I could manage to pay for tunnels on 20 kanals (2.5 acre) of land and in future may expand. I can also grow different vegetables by using these tunnels.”

Agricultural experts say that, farmers of the country are increasingly adopting state-of-the-art tunnel technology that offers five times more profit and productivity against traditional methods of farming, improves livelihood of local communities and ensures food security in the country. ME4PS introduced low cost walk-in tunnel farming which is a low-tech, but unconventional technique of growing vegetables and fruits. The project initially worked with five farmers on test/trial and cost sharing basis in Charsadda for strawberry production to mitigate the climatic vulnerability of the crop due to increasing rains in the spring season. Through tunnel farming, the crops are safeguarded against the adverse weather conditions, the heat gets trapped which in turn extends the growing season and increases production. A case of Mr. Faiz-ur-Rehman is presented to showcase his progressive thinking and the wonders of low-cost tunnel farming.

Mr. Faiz-ur-Rehman, a 38-year-old farmer, belongs to Harichand village and grows crops on 100 kanals (12.5 acres) land that he acquired on lease in Harichand and Samander Kaley in District Charsadda. He pays Rs. 700,000/- annually to the land owner. A bit of a risk-taker, he believes that Allah will support him in every risk he takes and thankfully Allah does. With the support of the ME4PS, he grew strawberries on 32 kanals (4 acres) of land and was one of the earliest adopters of low cost walk-in tunnels in Charsadda.

The project wanted to test low cost, walk-in tunnels with 5 farmers who were already engaged in strawberry value chain interventions of ME4PS. Mr. Faiz-ur-Rehman was not one of them. He heard about the intervention and approached the project to include him in this experiment. Though initially the project team was reluctant to experiment with him as he had no prior experience of growing strawberries but his enthusiasm to learn and adopt new technologies persuaded all to include him in the trial.

It was a whole new experience for Mr. Faiz as he was not a strawberry grower. "Though the project only provided support for 1/8th of an acre, with an investment of Rs. 1.35 million. I applied both the technologies i.e. mulch sheet and low cost walk-in tunnels on 4 acres of land. The technique has revealed wonderful results. I was waiting for the conventional time (March – April) for harvesting

the strawberries. But to my surprise, the first pick of strawberries was ready by 19th January and I sold it at the rate of Rs. 800 per kg in the market (through middlemen). I then requested the project to support me in developing linkages with the market where strawberries are sold. They linked me with various super markets in Peshawar as well as the huge Peshawar Fruit Market (Kala Mandi) and therefore, I fetched higher price for my first produce. I sold 350 Kgs of strawberries for Rs. 157,500 in one month before the production of other farmers started coming in. I am now only a call away from different markets."

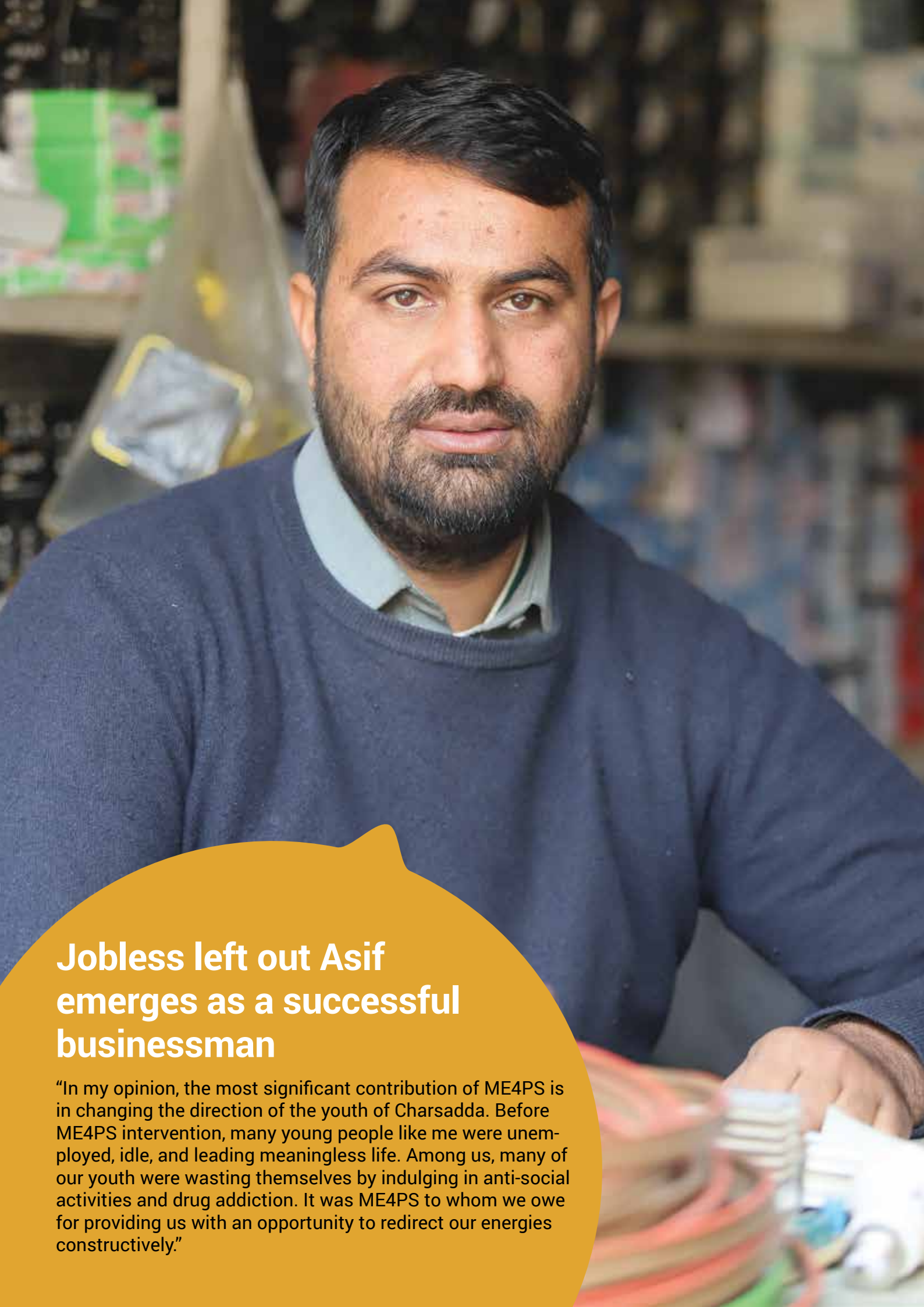
Another good aspect is that Faiz-ur-Rehman now uses bio-fertilizers and bio-pesticides in his strawberry fields to reduce the hazardous effects of the chemicals, a not-so-common practice by farmers in vegetable and fruit production. He applied Vitriol Blue and Rayan to control fungal diseases and Bio gain for improving the quality of the fruit. The produce was one of the best in quality, in terms of better size, shape, colour and taste which is why Faiz was able to sell his strawberries at a much higher profit than the strawberry produce being sold in Peshawar from other provinces (e.g. Punjab).

Good thing about strawberry tunnel farming is that the consumers no longer have to wait till April; they can savour their favorite fruit in early spring or even in the middle of winters as the strawberries from tunnel farms arrive two to three months earlier than the same varieties grown conventionally in the open.

The Express Tribune says, "In Pakistan, lack of cold storages, high cost of production and outdated agriculture infrastructure have slashed profit margins of the farmers over the years. Now, with the help of tunnel farming, they are getting handsome returns by growing off-season crops in a controlled atmosphere".

Source: *The Express Tribune, February 13th, 2014.*

This technology not only helps farmers in getting early fruits but also to protect 30% fruits from rotting during monsoon rains, especially in March and April. For the smart and the nimble, tunnel farming has opened up new opportunities where the barriers to new entrants remain surprisingly low. Where little investment and a lot of knowledge and innovation together with hard work, can create unprecedented upward mobility.



Jobless left out Asif emerges as a successful businessman

“In my opinion, the most significant contribution of ME4PS is in changing the direction of the youth of Charsadda. Before ME4PS intervention, many young people like me were unemployed, idle, and leading meaningless life. Among us, many of our youth were wasting themselves by indulging in anti-social activities and drug addiction. It was ME4PS to whom we owe for providing us with an opportunity to redirect our energies constructively.”

The confidence you see on **Asif's** face symbolizes the optimism that came into his life 3 years ago. Asif, now 32, was a labourer in Shabqader Tehsil of Charsadda District, a district known for its leather footwear industry. Before the ME4PS team picked him for training, he was a daily-wage worker who had to work body and soul for 14 hours, seven days a week. His earning was barely enough to sustain himself, what to talk of supporting the family.

Most of the unskilled youth in Charsadda have to work on daily wages under exploitative working conditions, unhealthy environment and a remuneration far less than the government-fixed minimum wages. Asif worked as a whitewasher, carpenter, loader, or whatever work he could find as daily-wager.

Asif always felt discriminated against due to his poor economic status, but he did not have any technical expertise to change his profession and boost his earnings. The discrimination was not limited to the workplace alone. His family, relatives, and circle of friends, all treated him with contempt. In family affairs, he was excluded; in his friends' circle, he was left out. This exclusion was also hitting his sense of self-worth and self-respect. Once, he needed money for a health emergency, but no one was lending him the money. They feared the debt would never be paid back. Asif felt that he was a worthless guy who could never succeed in life. Once, he tried to immigrate to Saudi Arabia. But, the market, even there, was unwelcoming for un-skilled labour. The situation was gloomy when he heard about Charsadda Institute of Technology (CIT) offering free technical training courses with the support of ME4PS.

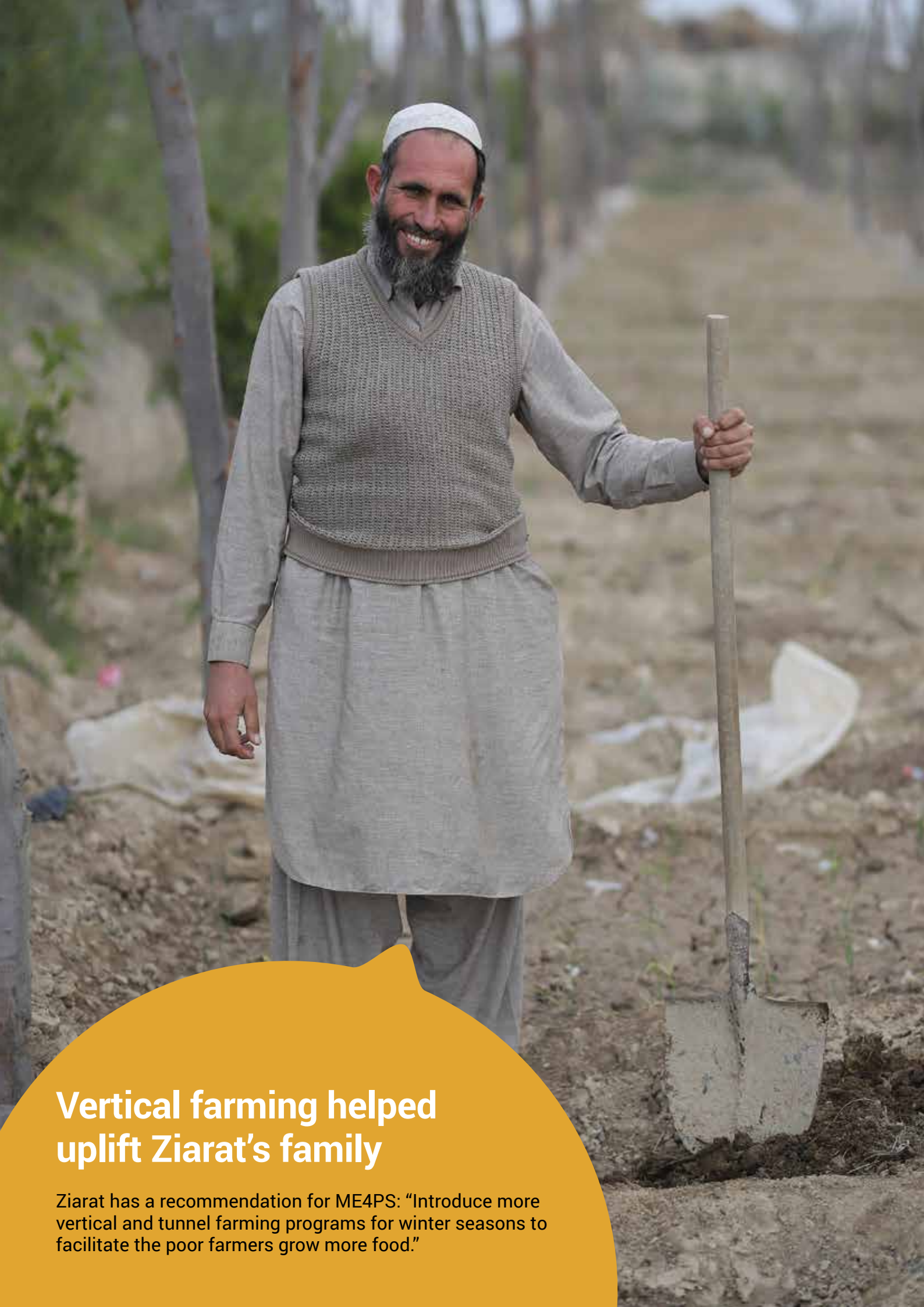
Asif was quick to visualize a life-changing opportunity. He completed the selection process and was enrolled in the Refrigeration and Air Conditioning course. The first phase of the four-month

course was followed by a two-month apprenticeship.

The completion of the training was only the first step. Some difficult professional decisions awaited Asif. Asif was in no mood to find a job and push himself into the exploitative labour market again. He wanted to set up his own business, but he was short of capital. So he decided to sell his small house. Friends and family criticized him, but he knew the risk was worth taking. The courage he displayed at this challenging time was due to the confidence that technical training instilled in him. Thus he established the refrigeration workshop in one of the busiest markets of the area.

After three years of hard work, Asif is now a well-established name in the local market. His working hours are relaxed, and his earnings have increased three times what he was getting as a daily wager. Asif has also established an Electric Store to enhance his earning. Two of his brothers also work with him.

In an eventful journey of three years, he is confident that his earnings will soon surpass the skilled labour working abroad. In the early part of his new career, he thought about trying a skilled worker visa for the Middle East, but soon he realized that he would be better off in his hometown. His clientele was increased, and he was winning respect in the local market due to his efficiency and timely delivery. Since then, he has never given a thought to the idea of emigration. His greatest satisfaction is the transfer of skills to his two brothers and another local boy. He is also saving a handsome amount and planning to buy his home within a few years. These initial successes have made him a confident man. Once a jobless man feeling left out, he now thoroughly enjoys the company of his friends and family. He runs two businesses side by side which has improved his economic status as well as confidence.



Vertical farming helped uplift Ziarat's family

Ziarat has a recommendation for ME4PS: "Introduce more vertical and tunnel farming programs for winter seasons to facilitate the poor farmers grow more food."

Ziarat Gul is a farmer with a small landholding. He lives in tehsil Halimzai of district Mohmamd. Agriculture is his only source of income with which he supports a family of eight. He grew wheat and onion for decades on his land, but the low yield caused the family an abysmal living. His outdated farming methods, coupled with severe water and electricity shortages in the area, were responsible for this low yield. In addition, he had neither tried options other than wheat and onions, nor had he undergone any training in integrated farming, pest management, land preparation and allied farming techniques to increase the yield.

It had become difficult for Ziarat to support the family due to the limited resources. His total annual income could never surpass Rs. 200,000. That income was not enough to take care of the family's expenses. He could not provide his children with quality education. They needed healthy food that could give them energy and nutrients to grow, but the quality of the food that they consumed at home was ordinary. They could hardly manage new clothes at family functions and festivals. This pushed the children into an inferiority complex and isolated them from their neighborhood. Ziarat Gul realized that but could not do anything to change the situation.

Such were the circumstances when the ME4PS's field facilitators visited the area and met Ziarat. During these meetings, the team discussed the idea of vertical farming with Ziarat. When Ziarat was still indecisive, the villagers told him that vertical farming was costly, and he could not afford it. That created doubt in Ziarat's mind, but the ME4PS team convinced him to attend the training. The ME4PS was managing such training sessions in the area with the support of the local Agriculture Department. Here, Ziarat learned about farm structure and the high-yielding hybrid seed of tomatoes. He also learned about pre and post-harvest handling techniques to minimize harvest losses. The ME4PS's support went beyond the classroom training. They also provided consultants for establishing the vertical farming structure, nursery raising, delivering hybrid seeds, spraying, and packaging the products. Ziarat

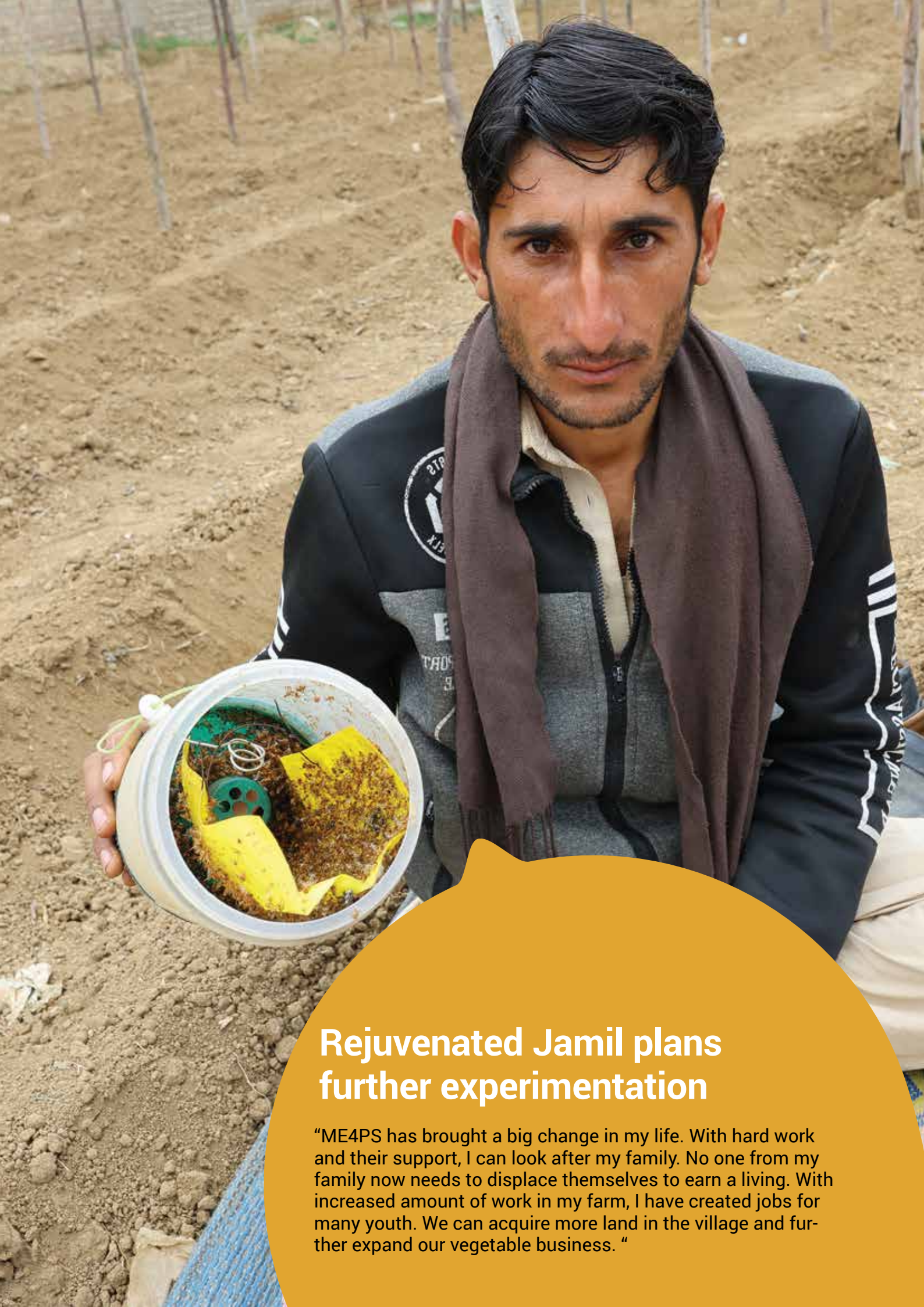
worked hard and the result was a bumper crop of tomatoes.

The next phase was marketing and selling the produce. Here again, the ME4PS connected Ziarat with local and regional markets. He can now directly sell the produce in the vegetable market of Charsadda – a district 80km away from Mohmand-and that too without the involvement of any intermediary commission agents. With the adoption of new techniques, Ziarat has doubled his earnings. With the first signs of prosperity, he immediately sent all his children to school who were now getting a good education. The children happily mix with their friends, and they have grown in confidence. He dreamt of seeing his son one day joining the civil services of Pakistan.

To overcome the shortage of water and electricity at the farm, Ziarat has utilized his savings to install a tube well running on solar power. He is even supplying water to nearby farmers. He is now looking to acquire more land on lease where he can grow more tomatoes to further increase his earnings.

Many factors contributed to Ziarat's success. The selection of farming techniques was significant as Mohmand is an area with limited electricity and water. The vertical gardening techniques save on water. The support of the ME4PS during all three phases; training, farming, and marketing; was instrumental for the success. But on top of it, Ziarat's determination to give a quality life to his children and his will to succeed provided an impetus to the whole scheme.





Rejuvenated Jamil plans further experimentation

“ME4PS has brought a big change in my life. With hard work and their support, I can look after my family. No one from my family now needs to displace themselves to earn a living. With increased amount of work in my farm, I have created jobs for many youth. We can acquire more land in the village and further expand our vegetable business. “

Jamil Khan from Bajaur, belonged to a low-income family of eleven members. Jamil's father was an unskilled labourer with minimal income. Difficult to pull things up, his father had to move to Karachi to earn his living. While still in Karachi, he developed severe health issues that forced him to leave and return to Bajaur. With no other source of income, the family further plunged into poverty. This poverty became the primary cause of social isolation for the family. Their friends and relatives started avoiding them. Jamil tried to borrow money from his relatives and friends to look after his father, but no one supported him as he had already taken a lot of loan from them.

A high school dropout, Jamil did not have enough skills to find any respectable job in his city. Like his father, Jamil started his career as an unskilled labourer in Bajaur. His first pay cheque was as low as Rs 4500. The money was not enough for his monthly expenses and to take care of his ailing father, whose health was further deteriorating due to lack of medication and health care. Jamil also had a small piece of land where he tried to grow tomatoes. Still, with outdated cultivation methods and no knowledge of pest control and fertilizer management, Jamil could hardly manage break even at the end of the season. These unsuccessful experiments further increased his frustration.

These were the circumstances when he first met with ME4PS and the team of Agriculture Department in his district. The teams introduced him to vertical farming techniques for tomatoes to increase the yield. Initially, it was challenging to reconcile with the new technology like no one in the village had yet tried it. Jamil recalled the mocking remarks of his neighbors when he first decided to shift to vertical farming. However, through constant interaction with the Extension Department, he learned about site-specific variety, quality seeds, suitable planting season, and other crop management practices. The experiment was successful, and Jamil produced a bumper crop of tomatoes that year. While sharing his experience about the yield through vertical farming, Jamil said that he got more yield from one Kanal (4500

Sq ft) of land than he was previously getting from two Kanals. The next big challenge was the marketing of the product. Here again, the ME4PS helped to link Jamil with the local market. He had since developed strong connections with the merchants in the vegetable market.

Jamil is delighted with the way things have moved. His earning from the land had increased six times. Previously, he was making less than Rs. 7000 per season that has now expanded to more than Rs. 50,000. The vertical farming has created jobs for his two brothers and a couple of local young men. For Jamil, the ME4PS project satisfied his life in many ways. He can take care of his family's expenses. His father is now getting medicine and proper medical care. He shared with great excitement that he could send his niece and nephew to school. These achievements have affected his personality positively; he can now interact in society with confidence. His friends and relatives now treat him with respect, and the social discrimination he previously faced is waning now.

The initial success in vertical farming has rejuvenated Jamil. His next plan is to acquire more land in the village on lease to extend his tomato cultivation. He has also learned tunnel technology to grow off-season vegetables and planning to do further experiments by growing Cucumber, Brinjal and Watermelon.





Right decision at right time

"I take pride in pioneering the vertical farming in the area. Today, when you visit the area, you will notice the vertical farming structures in many farms. The most satisfying part of the story is that I was able to share the benefits of improved techniques with my people. Not only are farmers happy to produce more, but it has also provided new jobs in the area. Now I can afford to send my children to school for education."

Ameer Nawaz Khan is a young man from village Dando Kalay of Charsadda District. He has a small landholding where he grows crops and vegetables to support his family. The major cash crops of the area are sugarcane, wheat, tobacco, and maize. Ameer Nawaz grows sugarcane and vegetables such as tomatoes and squashes. Before 2018, the growing techniques had been traditional and centuries old. Therefore, the return from the crops was not sufficient to support the family, and he was suffering from an economic crunch. A couple of times, he tried to emigrate but could not do so due to a shortage of resources.

As a young man, he always wanted to do new experiments to increase his production and income. Thanks to social media, he was familiar with farmers' stories worldwide, using modern techniques to improve yield. He also wanted to experiment but was clueless about how to proceed. No one in the village had ever used mechanized methods to grow crops.

Meanwhile, he heard that the extension wing of the Agriculture Department was piloting the vertical farming technique to judge both the quantity and quality of vegetables. The piloting was part of the Market and Employment for Peace and Stability that Helvetas was implementing in three districts of KP, including Charsadda. One of the project's objectives was to strengthen Entrepreneurs/SMEs to use business opportunities for job creation and income generation. The Department was looking for someone to volunteer the piece of land for pilot testing the project. Ameer Nawaz offered his land for the experiment and got a chance to observe the vertical farming process closely.

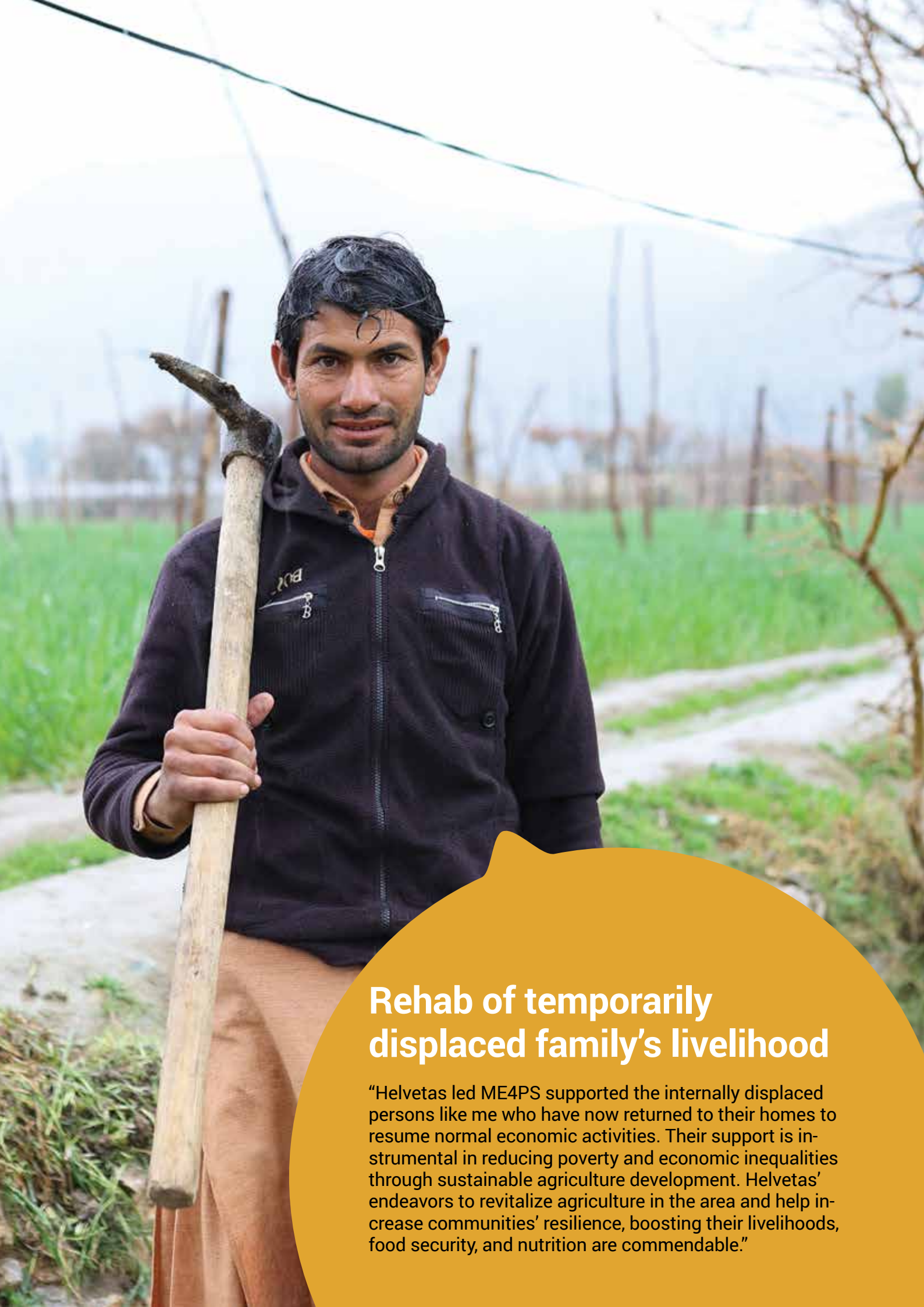
Once the Agriculture Department completed the piloting, Ameer Nawaz's turn was to reap the benefits. Unfortunately, his friends and family were not supportive of the idea. The village farmers were also not very comfortable to use non-conventional methods in agriculture. Using vertical farming techniques for the vegetables like toma-

atoes was unthinkable. Ameer Nawaz was also skeptical but also tired of getting low yield.

With constant support from Agriculture Department and encouragement from ME4PS team, Ameer Nawaz was ready to take the calculated risk. He worked hard for the whole season under the close guidance and mentoring of the Agriculture Department and ME4PS. The experiment was successful and beyond expectations. The hard work paid off, and he produced a bumper crop of tomatoes that year. Before the vertical farming, he grew sugar cane on 12 Kanal (1.5 acre) of land, giving him a return of Rs. 150,000 only. He got three times more profit with vertical farming by using three times less land. The profit margin was huge. A couple of successful crop seasons completely changed his life. As the tomatoes market price in the country fluctuates quite rapidly, he has also built a storage place to hold the tomatoes in case the price has a nosedive due to excessive supply in the market.

Ameer Nawaz is the pioneer of vertical farming in the area. Now it was the time to share the benefits with other farmers. Farmers had already visited his farms and were convinced by the initial success of the process. Ameer Nawaz provided leadership, mobilized them and connected them with the Agriculture Department. The Department provided the necessary training to the farmers with the support of the ME4PS. One advantage of the new experiment in farming was that vital networking and linkages were developed with line departments, farm service centers, and private sector institutions.

Vertical farming has revolutionized agriculture in the area. Farmers are finding new ways to bolster efficiency, reduce costs and make good use of available space. These continued advancements point towards a sustained revolution in agriculture in the area. Ameer Nawaz is now thinking of acquiring more land for vertical farming for the next season. He wants to experiment with bitter gourd, okra, and mushrooms.



Rehab of temporarily displaced family's livelihood

"Helvetas led ME4PS supported the internally displaced persons like me who have now returned to their homes to resume normal economic activities. Their support is instrumental in reducing poverty and economic inequalities through sustainable agriculture development. Helvetas' endeavors to revitalize agriculture in the area and help increase communities' resilience, boosting their livelihoods, food security, and nutrition are commendable."

Hamish Gul, 34, lives in a joint family of eleven in tehsil Ambar of District Mohmand. He is married with five children. Hamish Gul is the sole earner in the family. As is traditional in the area, he grew tomatoes on the leased land. During the off-season, he worked as a daily-wage laborer. However, he could not earn enough despite hard work, and Gul's family had always struggled to meet their household expenses.

The family had seen a torrid time during the last decade. They were among the thousands of temporarily displaced families during the militancy crises. Hamish moved to District Swabi, where he had some relatives. He spent the initial three months with relatives. Soon he received the signals that further hosting would not be possible. In Swabi, there were limited economic opportunities. He acquired a piece of land on lease and started cultivating it to earn his living. These three years of displacement, when he left his home in early 2008 till 2010 when he returned after a respite in militancy, were the worst years of his life. The people from the host communities did not accept a stranger and always looked at him with skepticism. It was almost impossible for him to travel and move around freely because he was interrogated and underwent a body search at every checkpoint.

When the family returned home in 2010, Gul acquired a piece of land on lease and grew tomatoes. Tomato crop was a significant source of earning in the area. It was produced on a large scale, but outdated cultivation methods resulted in low yield and less income. Gul faced multiple problems during sowing, harvesting, and marketing. He was only able to sell the ripened tomatoes. The unripen tomatoes from the crop were wasted because he did not know how to preserve these leftovers.

Gul, along with other farmers in Mohmand, was often unable to keep up with the rapidly changing market. This lagging was due to several factors ranging from small-scale production to high transaction costs that deter the entry of small farmers into the market. Further, there are challenges in meeting market requirements such as quality and quantity of the consignments and the timeliness of delivery to market. Gul did not have an answer to these problems. He thought that the agony he experienced during the displacement would continue. He would never be able to live a prosperous life.

Still struggling with his fate, Gul met with an Officer of the Agriculture Extension Department (AED). The officer told him about the ME4PS and the intervention the project made to build the capacity of the local farmers. The project's special focus was on the economic rehabilitation of temporarily displaced per-

sons. Gul joined the Extension Department capacity building program facilitated by ME4PS in late 2020. The Department worked on building the capacity of the tomato growers by providing agribusiness skills. They also helped to improve the knowledge to handle post-harvesting operations better. Practical knowledge, guidelines, and best practices for vertical farming were also part of the capacity-building program. The ME4PS's Field Facilitators guided Gul and other farmers on land preparation, fertilizers requirement, and pest control through integrated pest management and harvesting techniques. The ME4PS team also arranged exposure visits to Peshawar and Lahore, where Gul and other participants of the program interacted with farmers who had successfully adopted vertical farming to grow tomatoes.

When Gul decided to adopt vertical farming on his land, there were warnings from some elders of the area. However, Gul had witnessed success through exposure visits, which gave him the courage to adopt new methods. The constant support from the ME4PS's Field Facilitators was another factor that provided confidence to Gul. The experiment of vertical farming was successful beyond Gul's imagination. He shared an interesting comparison of yield that he got in both phases. "By vertical farming, I am getting four times more yield from two Kanal (0.25 acre) of land than from eight Kanal (one acre) of land previously."

The ME4PS team also connected Gul with local and national markets, creating linkages through which he could sell his products. He benefitted from these market linkages and was able to sell tomatoes in Peshawar, Rawalpindi, and Kohat markets without involving a commission agent. Furthermore, these linkages helped him in difficult times during COVID-19 when he could connect with the buyers by phone, thus avoiding visits to the market.

Gul has broken the vicious cycle of poverty and food insecurity that his family had been trapped in for several years due to militancy. He is satisfied that he is financially stable and contributes to his children's well-being. He does not need to leave his family to work as a laborer in the off-season. "I could not have asked for more."

Gul also has a suggestion for the project team. The Helvetas should help introduce tunnel technology in the area. This technology will enable the farmers to produce crops during the winter season. Gul believes that tomato plants can produce five to ten times more in tunnels than in open fields. "Trust me; this would be a massive relief for the inhabitants of Mohmand, and I can present my land for the experiment" he says.



Feeling satisfaction with transfer of knowledge

"I am now applying modern techniques to raise animals on the farm. My greatest satisfaction is to transfer knowledge to my community, which is now better equipped to deal with on-farm emergencies. Together, we successfully combated the Foot and Mouth Disease that fell on our farms recently. I have transferred my knowledge to 30 livestock farmers and am determined to continue it in the future."

Amas Khan, 53, his wife, and nine children live in a mud house in district Mohmand's remote village. This area is characterized by low rainfall. Because of the arid conditions, the land is best suited for raising livestock. Amas Khan relates to the profession of raising cattle for many decades. The family raises the cattle on a small farm attached to their house and sells them in the local market to earn their living. A few years ago, Amas Khan sold one animal and made around PKR 15000 each month. This amount was not sufficient to support a large family. As a result, the children's education, health, and nutrition suffered. Amas Khan was unable to send his children to school. He was always short of money when any of his children fell ill. Food was always scarce, and the family had to sleep without supper many times a month.



Amas had an urge to earn more, but he was not aware of modern methods to raise animals. He lacked the essential knowledge to improve animal health. He had never taken any animal husbandry-related awareness workshop, and his understanding of vaccinations, deworming, feeding, and healthy breeding was inadequate. He was employing traditional methods for animal breeding, and the pregnancy rate was not higher than 15%. His methods of Calves rearing were based on conventional techniques. He did not know about calves' feeding, shelter, and health management for the initial 12 weeks, a period considered crucial in calve rearing. Amas did not connect with the local animal health worker and had no idea what to do if cattle fell ill except using the traditional methods. The transportation of animals to the local market was another hindrance. He did not have a vehicle to transport animals to the market. Every time he wanted to sell an animal, he had to rent a vehicle to carry the animal. That reduced his profit margin substantially. These were the circumstances Amas Khan was

living and raising his family when the ME4PS's team met him in his village. First, the team identified the primordial techniques he was using for animal husbandry. The ME4PS team connected him with the Livestock and Dairy Development Department of the district. He attended several workshops on animal husbandry, vaccinations, deworming, feeding, healthy breeding, and post-pregnancy diagnosis. Second, the ME4PS team also helped him connect with the animal health worker during an emergency.

Amas Khan emerged as a confident and knowledgeable livestock farmer when this training phase was over. He experienced a visible difference when he employed new methods and techniques breeding and calve rearing learned during the workshops. Amas was now selling animals two times compared to the pre-training phase. He now earns around PKR40,000 per month, a more than 100% increase from what he was making initially. He could also purchase the vehicle he uses to transport the animals to the market. He also uses this vehicle to fetch firewood for his farm and kitchen. As the area has a severe power shortage, Amas Khan installed a solar power system at his farm with the money he saved during the last few seasons. He runs a tube well with solar power to irrigate his land, lying uncultivated for years. These proceeds from the land have further enhanced his earnings.

Amas Khan has not restricted his success to himself. Instead, he decided to share it with the community. He has conducted awareness-raising sessions in villages across tehsil Pindiali. Many women and men attended these experience-sharing sessions. These sessions helped villagers develop linkages with local dealers and motivated them to adopt modern, scientific methods for raising healthy cattle.

Amas is now a leader in the community and gets respect from everywhere he goes. He performs volunteer duties as a local Para veterinary worker. One of his duties is facilitating meetings of officials from livestock and Dairy Development Departments with other women and men entrepreneurs in his locality and sharing the latest market information with them. As a result, farmers' interpersonal communication skills and confidence levels have improved, and they know how to bargain with dealers in the animal market.



Shukriya! ME4PS for revival of business

“ME4PS has helped me expand my husband’s business by buying more stuff for the shop through cost sharing. The team linked me with the wholesale suppliers and sensitized me about benefits of saving and investment planning. I have also learned the basics of maintaining records and my husband helps me in bookkeeping.”

Shukriya Bibi is a mother of five children living in Mohmand. Her husband worked with an NGO but lost his job when the NGO axed some positions due to a shortage of funds. Soon the family discovered that he was a severe case of diabetes which could cause blindness if not treated early. Mounting medical bills and the cost of raising a growing young family, Shukriya wondered how to pull the family's expenses.

Shukriya was living in a joint family. She asked her sisters-in-law for financial help to cover children's education and her husband's medical bills. She also turned to her siblings a couple of times for support. They provided the support, but Shukriya knew that it was only a temporary solution. She would have to find a permanent solution to take care of the family. The sooner, the better.



Desperate to do something to earn her living, Shukriya discussed all possible options with her husband. They sat daily, made feasibility plans for the business, and in the end, rejected it either for the requirement of start-up capital or low-profit rate. When Shukriya's sister knew that she was planning to start the business, she suggested opening a small shop in her house selling the daily use items for women. The shop in the house would enable Shukriya to simultaneously do the business, do household chores, and look after the children and husband. So she took her husband on board and opened the shop in 2018. Her husband's friend provided a loan of PKR 30,000 to start the business, which she paid back in a few months.

The shop was a success. Women from surrounding villages were the regular visitors to the shop to buy the items of their needs. The shop helped Shukriya run her kitchen and spend modestly on

her children's education. The earnings from the shop were barely enough to let the family meet both ends. With the initial experience, Shukriya grew confident and thought about expanding the business. However, the expansion of the business required capital which she did not have.

The capital was provided through the Helvetas-led Market and Employment Project. During a baseline Survey in Mohmand, the ME4PS field team took stock of women-led businesses in the area. The team was introduced to Shukriya by the local facilitator. The field team was impressed with the entrepreneurial skills of Shukriya and the way she managed the business. The group offered her a cost-share option to buy more products for the shop. The ME4PS intervention was the turning point in the life of Shukriya. With the ME4PS's help, she showcased more variety that attracted even a greater number of women. Her client base multiplied, and so did her profit.

For the first time, Shukriya was able to expend and buy for the family according to her will. Her children are now getting a quality education. She is also treating her husband in a good hospital. She is reinvesting a part of the profit to expand her business further. The successful business venture has also increased his respect within the families. Her family now takes pride in her. She is quoted and referred to as a role model everywhere in the family.

The success also has a cost that sometimes dejected Shukriya. She missed the family gathering most of the time because her presence at the shop was always required. Her customers now come from remote villages, and she does not want them to return without shopping. This would lose the customers.



Service provider's life back on track

"ME4PS gave new life to my business. My business was declining when I met ME4PS team. The personal attention and help they provided me at every stage was commendable. The biggest contribution of ME4PS was to train me in erecting vertical farming structures and linking me with the suppliers of these materials. It helped me to become relevant again with respect to agricultural practices in the area and provided me opportunity to not only supply inputs but also provide services."



Zakir Ullah is a dealer in agriculture products and was doing a good business in District Mohmand. He established this business in 2001 and gradually grew it into a profitable venture. The business was ample to support a family of eight, and Zakir lived a contented life.

Things started to change drastically in the last few years. The business was slow and exceedingly expensive. There were several factors responsible for depression. First, the government gradually withdrew subsidies that reduced the profit margins. Second, the area remained center of militancy during the last decade that limited the business opportunities. Third, Zakir's client base as a Professional Agriculture Service Provider dropped rapidly. Besides dealing in agriculture products, Zakir also provided consultancy services to farmers regarding seeds, pesticides, and fertilizers management. Farmers in the area were not satisfied with the services because they consistently got low yields. This resulted in a drop in the client base for Zakir.

During an interview, Zakir Ullah admitted that he and other service providers like him were partially responsible for this low yield and poor agriculture management. They did not have expertise in agriculture management. Their knowledge was based on personal experiences of growing crops. They had never got any formal training in this regard. Zakir said that many farmers visited him during the crop season. Still, they were usually not satisfied with the advice because they could not get better yield despite taking advice from Zakir Ullah. This created a trust gap between him and his clients, and he started losing clients rapidly.

These were the years of apprehension for Zakir Ullah. His income had reduced, and he was facing difficulty supporting his family's monthly expenses. He could not afford new clothes and shoes for children at family gatherings. He devised strategies to regain the market for several months, but nothing worked.

He would have winded up the business to invest in any other profitable business, but he did not have the start-up capital for the company. While still wondering what to do, Zakir discovered an opportunity in the form of the Market and Employ-

ability Project (ME4PS) to sharpen his agriculture skills. The ME4PS's team has been active in the area since 2017, helping SMEs like Zakir Ullah strengthen, grow and create business opportunities for income generation.

The ME4PS, in collaboration with the Agriculture Extension Department, imparted training in technical knowledge on pesticides, fertilizers, sowing, and nursery development. Zakir also improved his understanding of marketing strategies that would prove helpful while advising his clients. In addition, the ME4PS helped develop Zakir Ullah's linkages with different agricultural input companies and Government Departments.

Zakir emerged from the training as a more confident and knowledgeable person. He rebooted his business with greater passion. With the knowledge gained during the training, he convinced many farmers to use modern techniques at their farms. His professional advice was now proving beneficial for the farmers as they started reaping the benefits at their farms. His clientele was no longer limited to his area. His reputation grew in nearby villages and districts, and farmers visited him for professional advice. Zakir said that his client base has increased ten times after the training.

Zakir is happy now because life is back on track. His income has substantially increased, and his family is delighted to see Zakir succeeding. Zakir no longer avoids sending family at festivals. He can now afford new clothes and shoes on eid for his children.





Jobs Creation



Bright prospects for solar technician

“The area has suffered from terrorism for more than two decades. More opportunities should be provided to the youth of this area so that they could dispel the effects of terrorism through better livelihood. We can easily generate employment opportunities for youth like I did.”



Shaukat has been living in abject poverty since his birth. His father was a laborer in Bajaur responsible for feeding a family of eight. Poor living conditions, malnutrition, lack of education were the natural corollaries of that poverty. Food was not always available on the table. The family had to go to bed without supper several nights a month. Shaukat and his family were also suffering from discrimination commonly associated with poverty. People did not trust them. They even could not get groceries on credit because shopkeepers doubted their capacity to pay back.

As a young student, Shaukat was doing well at school and dreaming of getting higher education. In his consciousness, education was the only panacea of all the ills his family was suffering. He was determined to get the family out of poverty one day through education. However, that dream did not last for long. When he passed the eighth-grade examination at school, his father announced that Shaukat's education days were over. Instead, he would enter the labour market to earn his living. That was shocking for Shaukat because his childhood dreams of getting a higher education was shattered.

Thus the young Shaukat started as a laborer in Bajaur. His first placement was at a repair shop dealing in electric generators and water pumps. There Shaukat began to see the bitter realities of life. His master (*ustad*) would beat him even for the smallest of mistakes, sometimes without mistake. His duty hours were long, sometimes as long as 16 hours. His daily wage of Rs. 50 (30 cents) was hardly enough for a good cup of tea. Life was hard, and Shaukat was dissatisfied with the flow of events.

Shaukat was still unsure about his future when a friend told him about the vocational training courses that a local college was running with the support of the ME4PS. Shaukat can recall the reaction of his master when he first showed his intention of joining the course. The master abused him and threatened to throw him out of the job if he tried to join the course. When Shaukat's old school teacher approached the master with the request to spare him for a few hours a day for the course, the master got infuriated. He abused Shaukat and threw him out of the job.

Shaukat still remembers the insult he felt that day. Six years of service was terminated in less than six minutes.

After he lost the job, Shaukat approached the ME4PS team, quickly completed the formalities and joined the Solar Photovoltaic Technician course at the local college in late 2018. When asked why he joined the Photovoltaic course when other options were also available, he said that he had been in the market for many years and observed that this trade was getting popular in the area and could be rewarding. The course continued for six months. After completing the course, Shaukat was put on two months apprenticeship to get some practical knowledge.

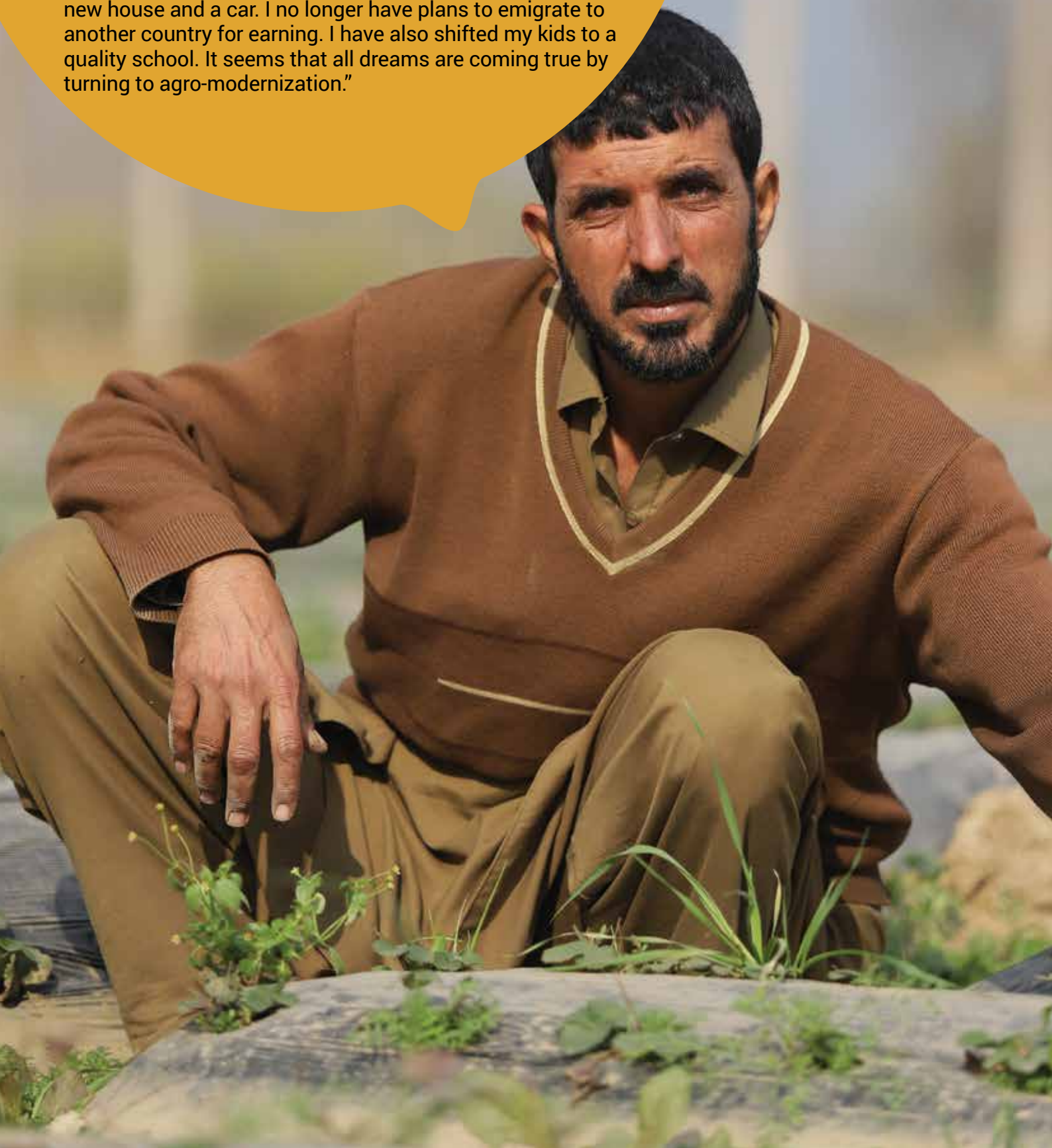
Shaukat started his career as a solar technician by opening a small shop in the local market with a startup capital of eighty thousand rupees. A major part of the startup was raised through the loan. As the business grew, he was able to pay back the loan. Since then, he has put in three hundred thousand rupees of profit back in business. His monthly income is now twenty thousand rupees; twenty times more than he was getting from his previous job. The business has also created job opportunities for two local lads who are learning the skills from Shaukat. Shaukat committed that he would treat both with care and affection.

Shaukat's life is now stress-free. He is received with respect by family and friends. Their living standard is rising gradually. His old master often visits his shop to get some tips about repairing. Shaukat thought about immigrating to the Middle East after completing the course. However, this idea has now been put to the back burner as he quickly occupies the local market, where prospects are very bright.



Magic of agro modernization

“Introduction of improved techniques has done magic to the area. The area is changing very rapidly. The affluence that the ME4PS brought in the area is visible now. I have created seasonal job opportunities for young people in which they are able to learn how I increased my income and production. With the increase in earnings, I can buy a new house and a car. I no longer have plans to emigrate to another country for earning. I have also shifted my kids to a quality school. It seems that all dreams are coming true by turning to agro-modernization.”



A shopkeeper and a conventional strawberry grower, **Rasheed Khan** was living hand to mouth in a far-off village of Charsadda. His biggest regret was he didn't have enough money to send his four children to a better school for quality education. His relatives usually expressed disdain for him in family gatherings due to his poor economic status. His fear of being left behind often haunted him. He also opted for illegal migration but did not have finances to do so.

In his village, Jalal Kalay, he, along with many other farmers, employed conventional methods for growing strawberries on his land. He was using pesticides and fertilizers without understanding the requirements of the crop in different soil. Strawberry plants and fruit were susceptible to several pests during the production stages and overall, the quality of the fruit was poor. The crop suffered significant losses during the rainy season and improper post-production handling. No one in the area could judge the quality of the runner. There were no plans for hiring and efficiently using the labour. The liaison with the Agriculture Department was almost missing. As a result, there were losses in the production, and Rasheed barely achieved break-even at the end of the season.

Under these circumstances, Rasheed met with Helvetas and the ME4PS team during his visits to the Agriculture Department. There was a talk about training in using mulch that he thought irrelevant at first instance. Rasheed's family cultivated the land for generations and had never used such methods. "Joining the training program would be a loss of time," he thought. However, the ME4PS team successfully convinced him to participate in the training program. He learned about mulching techniques to grow strawberries during training. It was when the previous strawberry crop was a disaster, and farmers were considering turning to some other crop.

For Rasheed, the training was the turning point. His peer group discouraged him and warned him

that the experiment would fail and that the risk was not worth taking. Rasheed was thinking differently. The training program organized by the ME4PS and Agriculture Department also included the exchange visits to Punjab province, where farmers were already using mulching techniques for strawberry production. As a quick learner, Rasheed visualized the potential of using modern techniques and introducing some discipline during growing and harvesting.

When back from the study trip, he had already decided to shift to new techniques. He formed standard ridges for saving crops from extreme damage during the rainy season for the first time. Then, on the recommendations of the Agriculture Department, he used good quality miticide insecticide to control mites. He was also able to control weeds using mulch.

Rasheed's stride toward modernization was a recipe for success. He took the training in 2018 and since then has successfully harvested two crops. The return on strawberries was seven times higher than the traditional crops. This gave a sudden boost to Rasheed's income. With the increase in yield, Rasheed started exploring new markets in the area. He has reached the markets of Khyber Pakhtunkhwa and Punjab provinces and is preparing to reach out to the market in Afghanistan during the coming season. It was possible through continuous mentoring from the Agriculture Department and ME4PS.

When he grew in confidence, Rasheed decided to share the benefits with other farmers. Farmers of the area were quick to follow Rasheed as they had already witnessed the success. It was easy to adopt the new technology because all inputs were now locally available, thanks to the support provided by ME4PS. The modernization also produced economic opportunities for women. There are more job openings for women during the harvesting season for picking strawberries. The villagers have started tasting the fruits of modernization.

Peace & Stability

The Project was designed under the hypothesis that sustainable income generation and livelihood opportunities for the youth and marginalized people lead to enhanced peace and stability in the conflict affected areas. ME4PS applied systems approach to create sustainable livelihood opportunities particularly for the youth and conflict affected population.

To document stories of change relevant to Peace and Stability, the experiences of beneficiaries who changed their plans to emigrate due to availability of better employment opportunities or reported improvements in the social cultural environment and felt that their grievances from the society are reduced and overall discrimination in the society due to their social status has reduced are documented.



Reduced Irregular Migration





Changing life with training and employment opportunities

“I was aspiring to go to Middle East to earn living there. I approached few travel agents and even paid for visa and tickets to one but he cheated and disappeared. I started working as an unskilled labor and even my parents had to sell our house to pay the loan I took for migrating to Middle East. I learnt from a radio programme that skills training programme is being offered to the youth of Bajaur and I approached the Institute to get enrolled. After training I started my business. As a skilled worker, I stand a better chance for UAE immigration. Still, I am progressing so well in the local market that I have dropped any idea to migrate.”

Zubair Khan of District Bajaur is a prime example of how illegal migration can be prevented by locally creating economic opportunities. He is a young man, 22, living in a joint family of 13 and successfully running his plumbing business in the town.

Zubair completed his twelve years of education at Bajaur. Despite his strong desire, he could not pursue his education further because of the family's poor economic status. His father, a retired army man, was the sole bread earner of the family. He had to work hard at an advanced age to support the family. His paltry pension and a small salary were not enough to match the cost of living. Zubair could see his dream of higher education shattered due to the lack of money.

Unable to secure admission for further studies, Zubair lost direction in life. He tried hard to find a job, but the local market was already saturated. He would roam around in the streets the whole day aimlessly and return home late in the evening. His father was also worried for Zubair's future. He tried to send him to the Middle East where he could find some job as an unskilled laborer. When he could not find a legal way to send Zubair to UAE, he decided to try an illegal way. A travel agent committed an immigration visa and job in UAE for a fee of Rs. 350,000. The major obstacle in Zubair's illegal immigration was to arrange finances. Some friends and relatives lent the money and the process started. Soon the family knew that the travel agent was a fraud and Zubair would not be able to go to UAE. This further increased the agony of the young Zubair. His father could only recover a small amount from the agent and had to sell his house to pay back the loan.

Life became more challenging after the failure of the UAE adventure. Friends and relatives made fun of the whole family, and Zubair thought that he would never be able to attain a respectable status in society. That period was very upsetting for Zubair and his family. He wanted to do something to support his father in household expenses, but he did not have any option. He was still wandering when he learnt through a local newspaper about the opportunity to join a vocational training program in Bajaur. The program was being run with the support of the ME4PS. The project

aimed to support youth to get training in different vocations, enter gainful employment, and live a respectful life. The ME4PS has been making such interventions since its inception in 2017.

Zubair was selected for a plumbing course. It was a six-month extensive course that emphasized both theory and practical. The course was followed by an apprenticeship. The course equipped him with all the skills required to start his career in plumbing. Zubair was a hard worker and a quick learner. Soon he made his name in the local market. The skills he had attained during the course enabled him to earn and contribute to household expenses. This eased pressure on his father as the sole earner in the family. As he gained experience, his income increased, positively affecting the family's quality of life. Zubair's efforts have enabled the family to raise its socio-economic status. The scar of the failed attempt of immigration does not haunt him anymore. Zubair is now entirely focusing on the education of his younger brother. Zubair is hopeful that his brother will get the higher education that was denied to him due to poor finances.

Zubair's next logical step was to open a sanitary and tiles shop in the local market with his savings. This has further augmented his earnings. He is now satisfied with his progress in the local market and has no intentions of immigrating to the UAE. Enjoying the last sips of tea in his shop, he recalled how the ME4PS intervention was able to change his life and many others in the town. Zubair's story illustrates the value of technical training to youth to save their career, provide a direction in life, and prevent illegal migration. When we last talked to him, Zubair was exploring the options of micro finances to expand his business further.





Skill development opportunities prevent illegal migration

“I got married when I was only 14. Due to conflict in the area and poor law and order situation I could not find work even as a laborer. I started looking for ways to emigrate and approached a few human traffickers when I found about skills training course being offered to the youth in Bajaur. I enrolled for it and it changed my life. If there were no such trainings provided, I could have fallen a prey to illegal migration. ME4PS helped me avoid this illegal migration and living a respectable life in my hometown.”

Ask someone in the local market of Aaie Kour of Mohmand District about an excellent mobile repairing shop. People will direct you to **Usman Khan**. This young man has rapidly earned a reputation as a professional mobile technician and won customers' confidence and trust.

Usman's story is fascinating for the people of the area. He was an unfortunate boy who lost his father when Usman was still in school. Due to his father's untimely demise, the family's economic condition deteriorated. His elder brother was the sole earner in the family, and he could not earn enough to support a large family of eight. As a result, Usman had to leave his education when he was in class 7.

At the tender age of 14, Usman tried to start a business several times to ease pressure on his brother, but he failed every time. He recalled his experiment of establishing a small grocery store. It failed because Usman did not have the initial money to purchase items for the store. He tried to get financial support from relatives, but they did not help because they feared it would turn into bad debt.

As per family tradition, Usman got married at a very young age. The early marriage brought extra pressure on him because now he had to support his family. Usman could not provide food, clothing, medical treatment and other daily expenses to the family. His younger brothers and sisters also looked to him for financial support that he could not provide. This situation left psychological effects on Usman's personality. The only solution he could think of was to stay out of the house for as much time as possible so that he did not have to face the family. As a result, he lost the respect of relatives, friends and even his family. His life became purposeless, and he thought he would never be able to support his family. Someone from the family advised him to take a chance on illegal immigration to Italy. He would have done so, but he could not muster the initial money to pay to the travel agent.

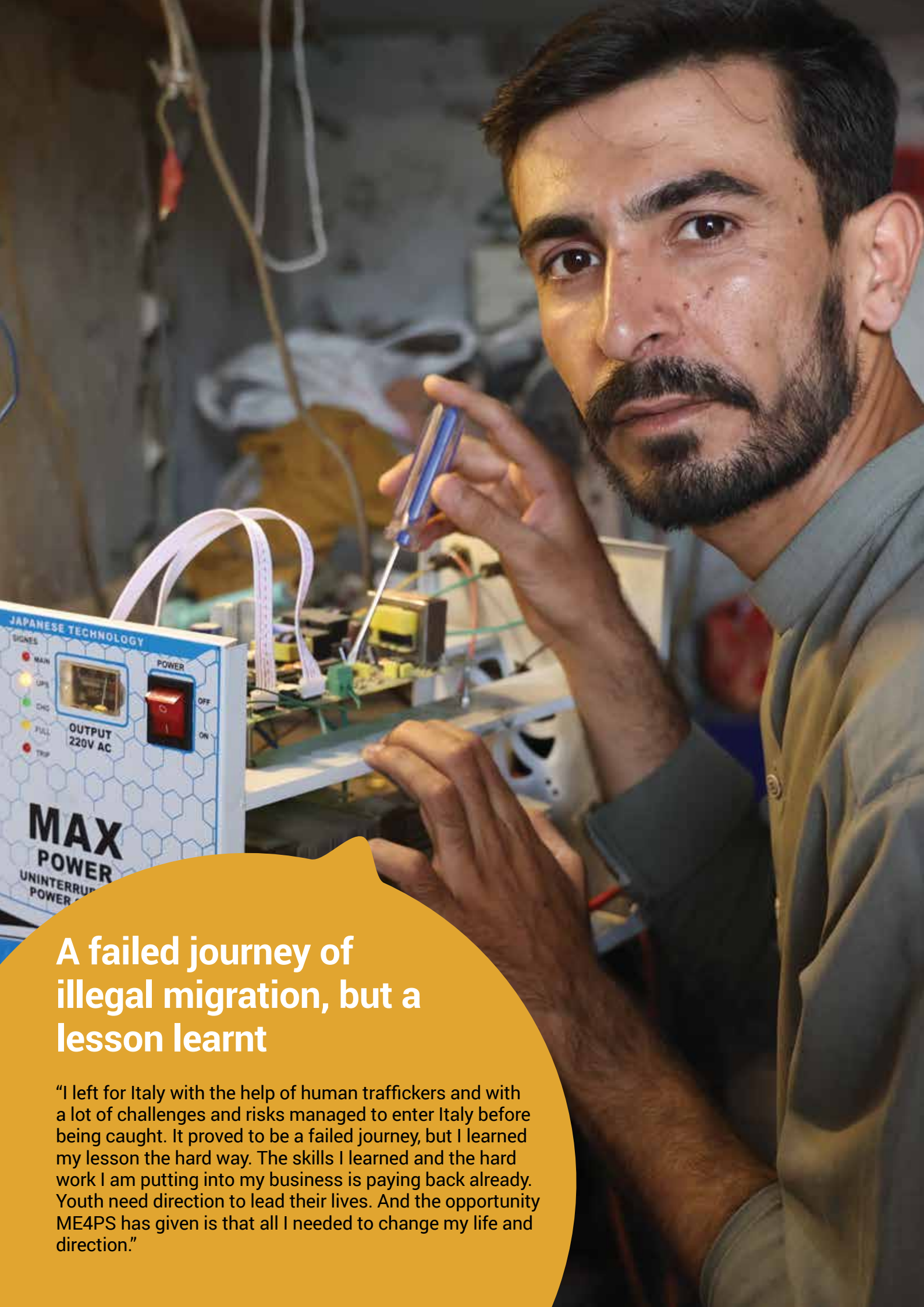
2018 was the year of change for Usman. That year, he got admission to a cellular phone repair-

ing course at the local Polytechnic College. The Market and Employability Project of Helvetas has been coordinating with local public institutions to impart vocational training to young women and men since 2017. Usman was enrolled in a six-month certificate course that he completed. After the training, ME4PS helped him for two-months apprenticeship. These eight months of engagement enabled Usman to start a cellular phone repairing business in the local market. The ME4PS team equipped him with all the necessary tools required for the workshop. In addition, he availed a small loan facility of PKR 100,000 from a local organization, Akhuwat, providing micro-finance to young people like Usman to start their businesses.

Usman soon got the customer's attention due to his professional dealings. During his training, Usman also learnt about developing market linkages that helped him expand the business. Soon he started to deal in mobile accessories as well. This expansion in business was also successful, and Usman started earning handsome money.

With success, Usman's living standard improved visibly. Apart from saving, he earns sufficient money that enables him to pay the monthly loan installments as well. He also owns a motorbike that facilitates him to move around the city for business purposes. His brother was the only one to bear the family's expenses for many years. Now, he started contributing to the household expenses. With this economic stability, he now enjoys respect of the family and friends. He is proud to establish a new business from scratch and supports the family. When asked about immigration to Italy that he tried before enrolling in the course, he said that he was comfortably placed in the market and had no intentions of leaving the country.

Usman is keen to provide training to the young fellows in the community. His dream is to have a large mobile phone repairing workshop that offers excellent services for the customers and trains the unemployed youth of the area. He aims to give direction to the youth and make their life purposeful. He does not want the youth to pass through the same phase of agony and frustration that he went through.



A failed journey of illegal migration, but a lesson learnt

"I left for Italy with the help of human traffickers and with a lot of challenges and risks managed to enter Italy before being caught. It proved to be a failed journey, but I learned my lesson the hard way. The skills I learned and the hard work I am putting into my business is paying back already. Youth need direction to lead their lives. And the opportunity ME4PS has given is that all I needed to change my life and direction."



Hissam says when you have a family and do not have enough money to fulfill their basic needs and you being the eldest, must ensure they have food, shelter, medicine, and education, the real test begins. I have six siblings who look up to me for support in their education and well-being. Being the eldest of all, my relatives always questioned me about what kind of support I gave to my family. This made me think that if I stayed back in my hometown, I would not be able to support my family. As I did not have enough money to apply for a regular visa, I opted for irregular migration.

A Pakistani who talks about pain and misery during his attempt for illegal migration and now is reconsidering his future in his own country.

Hissam's family could hardly make both ends meet. His father was a daily wager and sole earner of the family. Being the eldest, Hissam always wanted to support his father. He tried his best to join Pakistan Army but got rejected. He then decided to try his luck in another country. He did not have enough money to apply for a regular visa, so he opted for irregular migration. He managed money (PKR 300,000²) by selling his room furniture and took loans from his uncle and friends, promising to return the money as soon as he started earning. One of his friends introduced him to an agent who helped him throughout the journey of illegal migration.

"My dream of joining the Pakistan Army will remain in my heart," says the 24-year-old Hissam. After getting rejected, he decided to go abroad to earn. He could not pay for legal migration, so he opted for irregular migration to reach Greece. He says that seeking economic opportunities and social security in European countries is an illusion without legal status. Without knowing the realities of illegal migration, he and his three friends started a journey via Baluchistan to Taftan, Iran, on foot. He says, "I saw many dead bodies on my way and felt very bad for them. I survived fires by the forces on the borders of Iran and harsh weather conditions. From Iran, we traveled to Turkey in a coach. During my two-year stay in Turkey, I started working in a shopping mall and earned PKR. 65,000 a month".

Hissam worked hard and sent money back to his family. Despite his illegal status in Turkey, he somehow managed and was not caught in Turkey. He saved money for his next destination, Greece. He paid the agent his fee and started his journey toward his dreamland.

Without any prior knowledge and experience, Hissam sailed through the Mediterranean Sea with seven others to reach Greece. "We saw death from close quarters. We were crying and holding on to each other to keep the boat straight. The boat wrecked, and the lifeguards rescued us. We stayed in a camp for a month and then were deported to Turkey and from Turkey to Dubai, and then to Pakistan. We were treated inhumanly in the camp."

Hissam had no job opportunity in Pakistan and, as an elder brother, had to take care of his six younger sisters and brothers. He regretted choosing the hard way of illegal migration and had left with no money. He said that thousands of Pakistanis make desperate attempts to reach European countries via Iran and Turkey every year. Some are searching for better jobs; others are fleeing discrimination and persecution. And even then, there is no guarantee for the life and opportunity they had desperately hoped for.

Hissam's family was upset upon hearing his story. His father told him that he had to search for earning opportunities in Pakistan.

He was desperate to find a job in his district. He came to know about different training courses focusing on market demanded skills. In September 2018, he applied for the training course of General Electrician offered by the Market and Employment for Peace and Stability and got selected. He completed his course in May 2019 and started working with a local employer in June 2019. He quickly acquired experience during his stay with the employer. He said that people started showing respect and gratitude towards him due to level of knowledge, which he had never experienced before.

Hissam, with his savings, opened his shop in December 2019 and started providing services as an electrician. His clients began to increase and were satisfied with his services. He has hired two unskilled persons to work at his shop. He is also providing them with on-job training. He says, "I always wanted to earn at least PKR. 30,000-35,000 in a month so that I could afford my family. I am glad that I earn PKR. 1000 – 1500 per day and fulfill the needs of my family members." He thought life in Europe would be beautiful but could not stand the hard time where he walked for hours and days without food and sleep. He is happy to be back home with his family.

²1 EUR = 170 PKR



Reduced Personal Grievances



Carving path to success

"I don't need to look back at the discrimination I faced while working as a domestic worker and the abuses I had to endure. After learning stitching and upholstery making, I was linked with the market to take orders and now I no more need to work as a domestic helper. What is gone is gone, and now I look forward to a bright and prosperous future."



Akhatar Bibi, a petite hijab-covered figure, belies the strength and determination that reflects in all that she has achieved to date despite all odds stacked against her since early childhood. She saw the worst with her mother dying when she was three years old. Her elder sisters were all married. She and her younger sister were left at the mercy of relatives. She worked as a maid at relatives' houses for food, which was so meagre that she and her sister often would go hungry so that her father and brother could eat. She also worked as a waitress at wedding events, where she was frowned upon and shunned by relatives because of her work. She forged ahead, facing harassment of all kinds and forms, determined to carve her path to success.



The witness to her struggle, a local social worker, informed her about the Helvetas-led Market and Employment for Peace and Stability Training on Upholstery and Tailoring. She seized this opportunity to gain skills that would enable her to earn a respectable living. The six-month training and starter toolkit set her off on a financial and social independence journey. She hasn't looked back since, achieving success in her sewing business. She joined hands with one of her training mates and up-scaled their business by expanding the workforce. They are now a formidable pair in the professional sewing scene in their local community, sought out for their impeccable and fashionable stitching and beautiful upholstered products, especially the baby sets. She has set up a small shop in her workspace catering to the demands of the local women.

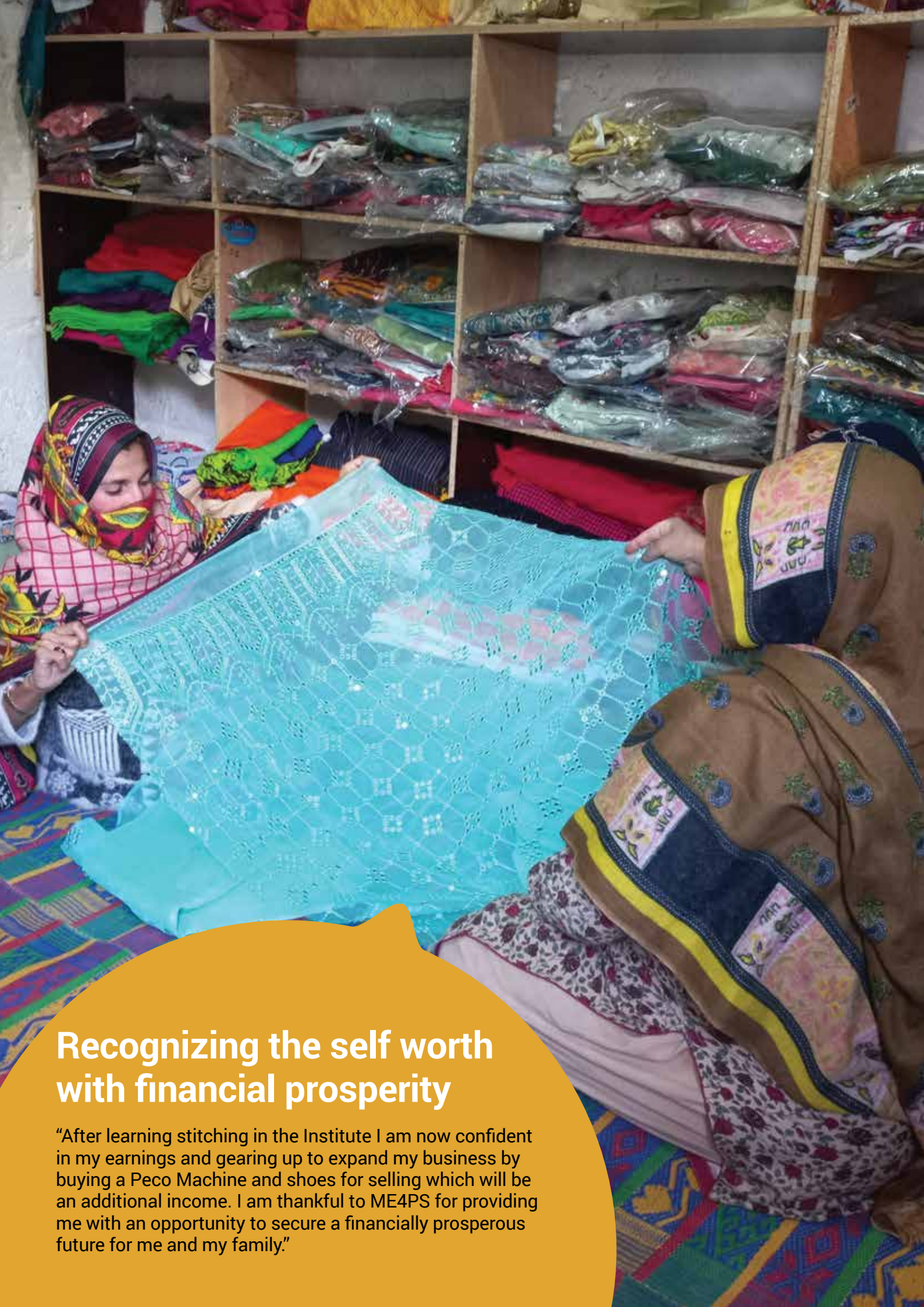
Akhatar Bibi credits the ME4PS Training for the

confidence, business support, field exposure visits, and periodic consultations as the cornerstone of her growing success. She started working on a single sewing machine. She has now bought a larger Juki machine and a Peco Machine, all with the money that she has earned from her workshop. She has also trained twenty women in dressmaking art and skills. These women are periodically given excess orders to complete.



Though impressed by her success, her surrounding community members are also jealous of her meteoric rise. They want their daughters to work for her and taste the same financial success. Her financial stability benefits her immediate family members and the families of her sisters and their children. They respect her because of the way she takes care of all their needs. At twenty-seven, she earns around thirty to forty thousand a month. Her wisdom, skills, and professional expertise have not let unfavourable circumstances bog her down.





Recognizing the self worth with financial prosperity

“After learning stitching in the Institute I am now confident in my earnings and gearing up to expand my business by buying a Peco Machine and shoes for selling which will be an additional income. I am thankful to ME4PS for providing me with an opportunity to secure a financially prosperous future for me and my family.”

Hanifa participated in the second batch of the Helvetas-led Market and Employment for Peace and Stability skills training on Dress Making. She is twenty-two years old and disabled by birth. She is the fourth of seven siblings. She always felt herself a burden on her family due to her disability and no prospects of getting married. Hanifa has faced discrimination due to her disability, and the family even neglected her medical needs. Now that she is grown up and understands all these behaviours, she wonders how she was treated as a child. She recalls how, on Eid when her maternal uncle used to buy new clothes for her siblings. He used to shrug his shoulders and say why a disabled girl like her would need new clothes. Hanifa would make new clothes, buy matching jewellery, and wear them with a flourish to fulfil her childhood desires.



Hanifa registered herself in a local organization called *Behbood-i-Mazooran*² in Khar, Bajaur, where she was offered training in Dress Making with the support of the ME4PS. The next step was to convince her brothers to join the training. She asked for permission and persuaded them to join the program. The training would make her self-sufficient and stop her from being a financial burden to them. She was allowed to take the training. The next hurdle was her mobility to reach the training venue. The cooperation of the ME4PS team also overcame that hurdle. Considering her physical limitations, ME4PS arranged daily pick and drop so that she could complete the training without any problems.

Word soon spread in the neighbourhood about her skills in stitching, and orders started pouring in. Seeing her passion and success, one of her

brothers lent her two hundred thousand rupees to set up a shop. She brought loose fabric and other essentials to cater to local female demands. Within three months, she paid back fifty thousand rupees of the loan. Being an entrepreneurial young woman of courage, she stitches and manages her shop, stocking it with traditional fabric purchased from Swat and Timergarah. She has also taught stitching to her sisters-in-law, who now help her deliver the increasing orders in time. The training has set her on the path to financial independence. She now bears her expenses, looks after the guests and takes care of her married sisters and their children. Her most significant expense is her medical care, and she is happy that she is not a burden to her brothers anymore.

Though she enrolled in the ME4PS Skills Training, her inclination is more towards running her shop. The demand for female clothing is growing in her community, and she is ready to grab the opportunity. Her new home-based shop is accessible for women who can visit her to purchase the articles of their need. She managed to run the shop successfully due to the business management training provided during the skills training workshop.

Hanifa smilingly credits ME4PS to instil confidence in her and equip her with skills to earn for herself and her family. She makes about thirty to forty thousand rupees a month from the shop. In addition, she stitches up to fifteen to twenty suits. She says that even though many girls in her neighbourhood can stitch, her skills are far superior due to the ME4PS Training.



³An Urdu word for "Welfare for Disabled"



Newfound financial independence

“After receiving training in stitching I started my own business. Recently, I was also hired by GWVTC as a Master Trainer due to my better skills. I trained two batches of fifty girls. I appreciate ME4PS and wish that all girls with disability like me should be able to avail opportunities like these to stand on their own feet and become independent. I also voluntarily work as a Polio Worker in my community, going door to door to raise awareness about the disease so that no child should suffer as I did.

Razia is a differently-abled girl living with her parents and twelve siblings in district Bajaur. She is a polio victim because her parents could not arrange timely vaccination for her when she was a child. Razia knew that her life would be different from the rest of her siblings because of her physical impairment. The eldest amongst her ten sisters, Razia learned all household chores, including stitching and sewing, from a very young age from her mother. She spent her day working in the house.

When she grew up, she started taking stitching orders from neighbours to supplement the family's income. She provided timely services to the customers, but they always exploited the situation by not paying her according to the market rates. She knew that being parents of ten daughters and marrying them was massive financial stress. She always tried to share this burden according to her capacity through hard work. Her father barely acknowledged the contribution, and despite all these efforts, she always faced her father's wrath. The family ignored her needs as a differently-abled person. Her medical treatment was always delayed or ignored. In such a grim household, her mother was her only support.

The family was living in abject poverty. Razia knew that something had to be done to alleviate herself and her family from this cycle and make life easy for her father and brothers. She wanted to prove to her father that she was not a burden but rather a responsible person who was able to contribute to the well-being of the family. Therefore, she was constantly looking for opportunities that could lead her to gain financial independence. One day a relative told her about the Helvetas-led Market and Employment for Peace and Stability Skills Training on Dress Making, held for Persons with Disabilities. After getting permission from her father, she went for the interview and was selected for the six-month training. The ME4PS team also arranged for transport, which was helpful for her to continue training without any problem.

The training gave her the chance to perfect her stitching and sewing skills. Her advanced skills led her to take orders during her training. The word spread in the neighbourhood about her skills, and the number of orders started increasing day by day.

Razia recalls she used to charge only forty rupees for a whole suit before the training. She earns about ten thousand rupees per week now. This has made her the primary financial contributor to family expenses. She can pay for her parent's upkeep and medicines. Her newfound financial independence has made it possible for her to make arrangements for two of her younger sisters' marriages recently and purchase the gifts for in-laws of her sisters. This exchange of gifts is a local custom called 'wumma.' With her ability to earn and be in a better financial position than her brothers or father, Razia has taken over the responsibility of preparing 'wumma.'

Razia is also paying for the medical expenses of her disabled niece. She does not want her niece to suffer as she did. The doctor has suggested a series of surgeries that would enable her niece to walk. Razia, without hesitation, took the lead and paid for the surgeries. After three successful operations, her niece can now walk at five. Unfortunately, she still has a long way to go, and further surgeries are required before she can walk normally.

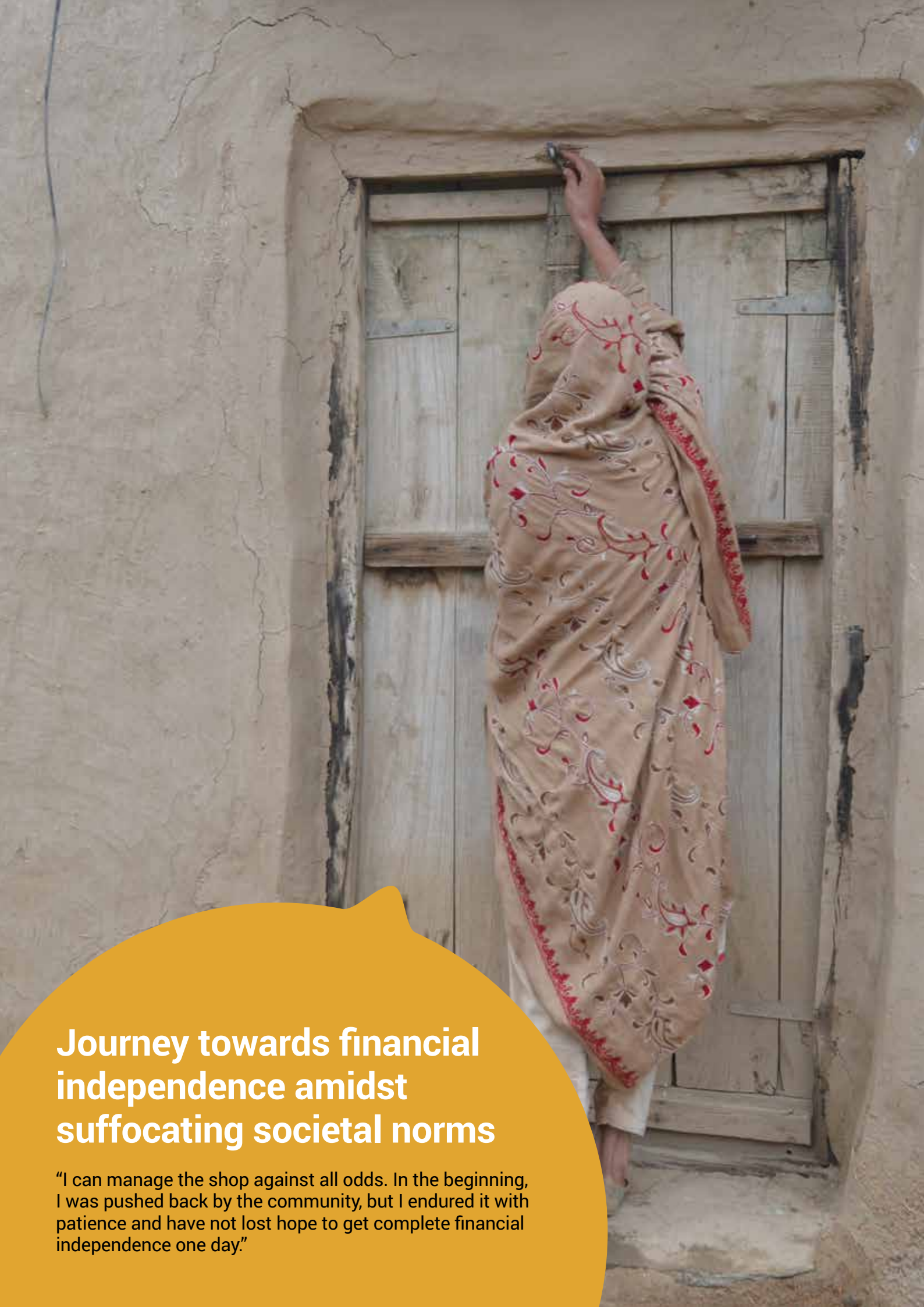
Razia's life is a lot better than it was before the training. She supports her father financially. Still, the chasm between the father and daughter has gone wider due to years of negligence, disaffection, and abuse. Her brothers were always given preference in the hope that they would take care of the father in old age, yet the daughter took the responsibility and proved herself equal to the task.





Minimized societal divides





Journey towards financial independence amidst suffocating societal norms

"I can manage the shop against all odds. In the beginning, I was pushed back by the community, but I endured it with patience and have not lost hope to get complete financial independence one day."

Khalida belongs to a large family with six sisters and one brother. She is running a small grocery shop in her house in Mohmand.

The family had been living in poverty since her father's death. Her maternal uncle ran the shop on Khalida's premises until he moved out to his place.

This was terrible news for Khalida's family because her uncle partially bore the family's expenses. As the shop was closed after the departure of her uncle, the family was now totally dependent on their brother, a daily wager. His earning was not sufficient to take care of the expenses of seven sisters and an ailing mother. The family also owned a small piece of rain-fed land. Still, the income generated from the land was not enough as the crop production was seasonal. The only solution that her brother could think of was emigration to the Middle East where he could earn for himself and his family.

The family also thought to reopen the shop to cover their expenses. They could hardly afford to delay the decision lest they lose the customers. Soon they realized that opening the shop was not a straightforward decision for an all-female family. Being a traditional family of Bajaur, females couldn't interact with male customers regularly. The brother had already flown to the Middle East, and financial support was not possible immediately until he paid back the loan he took for travel and visa expenses.

Khalida did not have any other option. She took a bold step to open the shop against all odds. Starting with a few thousand rupees, Khalida requested her uncle to buy items for the shop. She hoped that shop would begin her journey toward financial independence. However, the family soon realized that the cultural impediments would not allow them a smooth sailing out of poverty. There was no male in the family, and they were under the constant radar of the residents in the neighbourhood for the people visiting the shop. She can't even go to the market to buy wholesale. This was the main drawback of the business model. She had to buy from the local retail shops,

which decreased her profit margin considerably. All this was because of the village women who look down upon their family as they don't have a male member in their household, and having guests over or setting foot outside their house sets the village women's tongue wagging. Khalida was afraid of the prying neighbouring females who poke their noses into their affairs. Khalida says she and her sisters *'can't even dress like other women as not having a male in the family deprived them of many rights because of the societal norms prevalent in their community. She says that 'we also want to get married and live normal lives but could not get a suitable match due to poverty.'*

Meanwhile, Mr. Riaz, a wholesaler in Mohmand who guided the Market and Employment Field Team to such shopkeepers, told about Khalida and her circumstances. The ME4PS team met Khalida in her shop and made an initial assessment of the shop. Khalida qualified for the cost-share option, and the team offered financial help to run the business professionally. But sadly, when the team visited to buy items for her shop from Mohmand Bazaar, she could not accompany. Instead, she sent her eleven-year-old nephew because the community would pressure her on such ventures.

The ME4PS-led intervention on a cost-share basis helped Khalida upscale her small shop. Still, the daily profit rate is 400 rupees, on which their expenses like food, vegetables, medicine, etc., depend.

Khalida dreams big but societal circumstances dictate otherwise. When the ME4PS team visited her for this story, a dozen neighbouring women gathered in her home. They wouldn't let Khalida or her sisters talk to the team and instead took it upon themselves to answer for the sisters, making it a very suffocating environment for the girls. But Khalida still credits ME4PS staff for instilling confidence in her, and their periodic visits lift her spirits and expand her horizon. She looks forward to their visits and tries to learn new techniques from them to grow her business.



Gulmeena overcomes disability and finds her way forward

“Had I not joined the training, I would still have been dependent on my brothers and living the life of a disabled person with no hope for the future. The training not only imparted the skill for dressmaking but also gave me the exposure and confidence to interact with the customers and manage the business.”

Meeting **Gulmeena** for the first time, one would not realize that she is a PWD with a prosthetic leg. Smiling and blushing simultaneously, Gulmeena is a self-assured young woman who has achieved success despite being disabled. She is a graduate of the second batch of Skills Training conducted by the Helvetas-led Market and Employment Project, exclusively for Persons with Disabilities at Government Women Vocational Training Centre (GWVTC) at Khar, Bajaur.

Gulmeena was injured in a blast at the age of nine. For treatment, she was taken to Timergarah, a town 50 kilometres from her home in Bajaur. It was a lengthy process spread over three years and involved multiple surgeries. The treatment was not possible while living in Bajaur because Gulmeena had to visit her doctor many times a month. The circumstances compelled the family to shift to Timergarah to continue the treatment. Before that, the family had long discussions about the social and economic cost of moving; and they finally decided to move.

According to Gulmeena, the most challenging part of the incident was the news about permanent disability. The only option that the doctors left with was to amputate her leg. Learning about her amputation at such an early age was difficult to accept. Still, the doctors and nursing staff lifted her confidence, and slowly she started her physical and mental journey towards healing. Passing through a long and painful process, doctors fitted her with a prosthetic three years after the amputation of her leg.

Gulmeena was in her fifth standard when this incident happened. Her education was cut short by the blast, and she was relegated to a life of disability. She would listen to her sisters-in-law daily, cursing her for being dependent on her brothers for her daily sustenance and medical care.

Life was highly miserable for Gulmeena until she

listened to the Radio Shammal about the ME4PS-led Skills Training. She discussed that opportunity with her brothers, who were first reluctant to allow Gulmeena to join the training. After much persuasion, they agreed and allowed her to enrol in the tailoring course. Living in a far-flung area, the daily commute to the institute was impossible, and her brothers were not willing to take on the responsibility. ME4PS team helped her by arranging hostel accommodation near the Centre. She graduated with flying colours and started a dress-making business from her home. The ME4PS provided her with a complete workstation and starter tool kit specially made according to her needs.

The ME4PS team also facilitated Gulmeena in learning about the market, business management, and multiplying future employability options through imparting skills training to other women. Arrangement of periodic visits to different markets by the ME4PS team for the participants as a post-training activity also boosted her confidence and prepared her to perform better in her business.

Soon after she started providing tailoring services, orders flooded in. During the last Ramadan, she stitched twenty-three suits within a month. Since then, her output has increased to four suits per day. She also attends Quran classes in the morning and does stitching work during the night. She has set up a small workspace in her home, in a room specially constructed for her stitching business. She has further diversified her business by selling loose fabric and readymade garments from her workplace. In the process, she taught the skill to two of her nieces.

Gulmeena credits ME4PS with giving meaning to her life. Her next plan is to open a boutique in the commercial area of the town. In addition, the GWVTC is considering hiring her as a trainer for the next batch.



Victim of swara optimizes entrepreneurial potential

"I am thankful to ME4PS to instil confidence in me and optimize my entrepreneurial potential. It's not only the financial support from the project but the guidance from their team made me feel independent. Now I can express myself and earn for my children."

Naheed, 35, is a picture of patience, courage, and steadfastness. Since her childhood, she was unfortunate to face stress, but she fought her way with respect and dignity to financial independence.

Naheed was married at the tender age of 11 to a man, aged 24 in *Swara*. *Swara* is a custom in some parts of Pakistan where girls, often minors, are given in marriage to an aggrieved family as compensation to end the dispute. Naheed's brother was in love with a girl from his village who belonged to a different tribe. Once the girl's brothers came to know about it, they planned to kill him. The elders of the village decided to resolve this dispute through *Swara*. Naheed was married to the brother of the girl his brother wanted to marry. No one asked Naheed for the sacrifice, and she was slaughtered at the altar of her brother's wish.

Because of her young age and being an unwanted bride, she was at the receiving end of physical, mental, and emotional violence at the hands of her husband and her in-laws from day one. Her husband often threw her out of the house in fits of rage. She gave birth to 5 children at a very young age. Her husband, a waiter in another city, visited home every fifteen days and then left her at the mercy of her in-laws, who treated her inhumanly. She was not only tortured physically and emotionally, but she was also financially empty-handed. Whatever her husband earned, he put it in her mother-in-law's hands without realizing that a mother of five would also need money to raise the children.

By 2010, she had had enough of being treated inhumanly and decided to change her destiny. Fortunately, she met a local social activist who introduced her to a local NGO, which helped her improve her embroidery skills. She had learned embroidery in her childhood, but now she got a chance to polish her skills further. In the beginning, she used to go for the training quietly because she knew that her mother-in-law wouldn't allow partaking in such activities.

Once trained in embroidery skills, she stood steadfast in the face of adversity and started training as a master trainer. Soon she started getting regular embroidery orders from local women. This began her journey toward financial independence, although slowly. Her earnings were still not enough to take care of her children's ex-

penses. To overcome that, she decided to set up a small shop in her room to cater to the women's demands in the neighbourhood. But setting up shop required a significant financial investment. Much to her good fortune, the Helvetas-implemented Market and Employment for Peace and Stability had started in District Charsadda. During a detailed baseline survey, Naheed came out as a candidate for the cost-sharing financial investment scheme of the project. This intervention by the ME4PS paved the way for Naheed to set up shop and stock it with items to cater to the local demands. The financial investment in her shop by Helvetas has enabled her to buy fabric for embroidering more items.

This intervention by the ME4PS helped Naheed to gain financial stability. She realized her dream of providing the children with a quality education. However, her husband's attitude was still barbaric, which led to her eldest son committing suicide at fourteen. She was shaken to her core by her sons' death. Nevertheless, Naheed still carried on because she knew she had to raise her other children.

Even the first-time visitor to her shop can judge how she has turned around her life. Though her journey towards her financial independence started with a local NGO, the real change came when the ME4PS Team selected her for their scheme and groomed her to expand her business and improve her marketing skills. She gained the confidence to venture into other avenues of individual independence. Now she works as a social activist in her community, helps other marginalized women gain confidence, and introduces them to opportunities that can help them in their journey toward financial independence.





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