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Acronyms

CDD

GDP	Gross domestic product
ICT	Islamabad Capital Territory
KP	Khyber Pakhtunkhwa
LUMS	Lahore University of Management Sciences
NGO	Non-governmental organisation
SECP	Securities and Exchange Commission Pakistan
SME	Small and medium sized enterprise
TEVTA	Technical Education and Vocational Training Authority

Grace domostic product

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The state of social enterprise in Pakistan

Maryam Mohiuddin Ahmed Arslan Khalid Alainna Lynch Emily Darko

Social enterprise activity in Pakistan is growing. We set out to quantify social enterprise activity in Pakistan. We surveyed 143 social enterprises and found:

A young social enterprise scene:

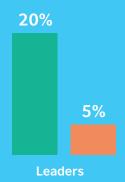
Pakistani social enterprises have experienced a recent spike in the number of new start-ups, and most social enterprises are led by people under 35 – the sector is young, and growing.

most leaders are aged

under 35

Women and social enterprise:

Just over a fifth of social enterprises are led by women – social enterprises hire nearly four times as many women as mainstream SMEs. Female-led social enterprises are also more likely to recruit women

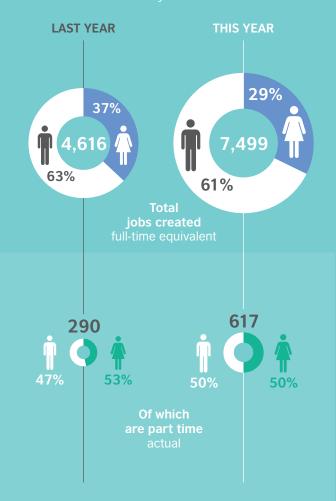


Social enterprises



Social enterprise is having economic impact:

Social enterprises have a median turnover of £34,000 and most expect this to grow. The 143 social enterprises employ 7,191 staff in total and 80% anticipate staff numbers will increase next year.













Growth is set to continue:

Over 50% of social enterprise are seeking to development new products and services, and nearly two-thirds of social enterprises plan to invest in their team and capacity in the coming year.

GROWTH PLANS



BARRIERS



Cash flow

25%

16%

Understanding/ awareness of social enterprise among banks and support organisations

Sectors

Education and health and social care are the most common sectors of operation for Pakistani social enterprises and nearly half of social enterprises report that promoting education and literacy is a key objective. Nearly half of Pakistani social enterprises operate in the education sector.

Access to appropriate funding and finance is seen as the main barrier to social enterprise growth in Pakistan. Although non-returnable capital is the main source of funding or finance, obtaining grant funding is by far the biggest reported barrier to growth – nearly half of social enterprises report this, followed by lack of capital and cash flow issues.





Based on the very small unrepresentative sampling process, there may be as many as 448,000 social enterprises currently operating in Pakistan, with growth expected.

448,000 social enterprises in Pakistan

Overview country context and existing research on social enterprise

This section briefly sets out the current social, political and economic landscape in Pakistan to provide an overview of the environment within which social enterprises are operate. It summarises research on social enterprise in the country, and then details existing organisations which are supporting social enterprise either explicitly or as part of a wider mandate.

Pakistan country context

Pakistan is a lower-middle-income South Asian country. With a population of around 189 million, it is the seventh most populated country in the world.¹ The economic climate in the country has recovered from a period of relatively slower growth with increasing rates of gross domestic product (GDP) growth since 2012 (World Bank, 2014). Foreign Direct Investment increased by almost 60% between 2013 and 2014, with significant inflows from the USA, Hong Kong, UK, Switzerland and the United Arab Emirates (Government of Pakistan, 2015).

Pakistan's economy continues to rely heavily on agriculture, which accounts for a fifth of GDP and over two-fifths (43.5%) of employment (Government of Pakistan, 2015). It also faces obstacles to growth, including energy shortages, inadequate regulatory and legal environments and domestic and border region conflict (World Bank, 2014). Despite these challenges, Pakistan possesses considerable untapped economic potential that, if harnessed, could match growth rates in other Asian economies. The country has a young population with two-thirds of the country's population younger than 35 years old and a median age of just 21. Literacy remains higher in urban areas (74%) than in rural areas (49 %), and is more prevalent for men (81%) compared to women (66%) in urban areas. Province-level data suggests that Punjab has the highest literacy levels, followed by Sindh. The Government of Pakistan is currently spending 2.1% of GDP on education sector (Government of Pakistan, 2015).

Table 1: Quick facts on Pakistan's economic and social structure

Population size	188,924,874 (of which 49% female) (2015)
Population under 35 years old	112,450,667 (2007)
Labour force	65,361,409 (2014)
GDP	\$243,600,000,000
GDP growth	4.24% (2014) (4.03% in 2013, 3.5% in 2012)
Investment as a percentage of GDP	15.12% (2014)
Unemployment rate	5.6% (2014)
Poverty headcount ratio (at national poverty lines, % of population)	29.5% (2013)
Major economic sectors	Agriculture: 20.9%; Industry: 20.3%; Services: 58.8% (2014)
Micro, small and medium sized enterprises	30% of GDP, 25% of export earnings, 80% of non agri labour force

Sources: Ghanghro and Khan (2015); World Bank (2014); Government of Pakistan (2015), Pakistan Bureau of Statistics (2007); SDPI (forthcoming).

Social enterprise policy findings

As part of the baseline study, the British Council asked research teams to establish which policies relating to social enterprise exist in each country.

Policy findings

There is currently no legislation in Pakistan directly mentioning or supporting social enterprises. However, social enterprises are impacted by existing wider legislation. There is a Centre for Social Entrepreneurship in Planning Commission of Pakistan, established by the Planning Commission, but it is in its early stages and has not yet created any policies or procedures for the promotion of social enterprises. Table 2 sets out key legislation which impacts upon social enterprises, offering potential insight into where changes in legislation could support social enterprise development.

Table 2: Social enterprise relevant policies and state bodies

		int policies and state bodies
Policy/body area	Policy/agency name	Detail of relevance to social enterprise
Strategy	Higher Education Medium Term Development Framework II	Emphasises the importance of teaching entrepreneurship at institutions of higher education. It talks about building stronger leadership, communities and economies through entrepreneurship.
	Framework for Economic Growth 2011	Formulated by the Planning Commission, the framework emphasises 'software' aspects of growth, focusing on productivity by harnessing creativity, innovation and the engagement of youth, cluster development and innovation councils.
	Sindh Strategy for Sustainable Development	Presents a 10-year sustainable development agenda that includes the development of the small and medium sized enterprise (SME) sector.
	National Youth Policy 2008	Formulated by the former Ministry of Youth Affairs, the policy focuses on harnessing the demographic dividend by enabling the income generation prospects for the youth including through skill development, entrepreneurship, microfinance.
Enterprise Securities and Exchange Commission of Pakistan (SECP)		Private companies and NGOs are registered with the SECP, a regulatory body that is also responsible for tracking the operations and transactions of NGOs as any dubious activities which are then covered by Anti-Terrorism legislation.
	Entrepreneurship Development Policy (Draft) 2012	Draft document prepared by the Higher Education Commission that focuses on unleashing the potential of SMEs, by supporting student business ideas, innovation and research, encouraging social entrepreneurship, improving access to finance, access to enterprise education and creating an enabling policy environment.
	Certification Incentive Programme for SMEs 2014	A programme designed for SMEs to enhance their competitiveness through improved quality and productivity in line with international benchmarks, and to create awareness for adopting international certifications.
	Small and Medium Enterprise Development Authority	Established in 1998, formulated SME policy in 2007 – no explicit mention of social enterprise. It is a semi-government body that supports small and medium enterprises and also helps them build capacity.
	Companies Ordinance, 1984 – section 42	The primary legislation for the registration of both private and public limited companies as well as SECP regulated not-for-profit entities.
	Partnership Act, 1932	Regulates Partnership entities and associations of persons that are owned and operated by two or more entrepreneurs. This is a fairly simple legal form to register and is the go-to option for many social entrepreneurs. The downside is that partners are personally liable.
	Societies Registration Act, 1860. Cooperative Societies Act, 1925	The legislation under which non-profit social work entities are often registered and regulated. Some social enterprises have opted to register under this legal form. It can lead to tax exemption through the issuance of a certificate from the Federal Bureau of Revenue and is swifter to register in comparison with other non-profit legal forms. ²

^{2.} Societies can't get investments per se, only grants. Even if they trade, any profits received are redirected into the legal entity.

Investment/ Finance	Foreign Contributions Act (2015)	Legislation aimed at tightening monitoring of foreign funds to non-profit organisations as the government was unable account for up to 65% of funding. This influences (slows) but doesn't specifically reference social enterprise.
State Bank of Pakistan		The federal regulator of financial institutions and banks in the country, which are a source of potential finance for social entrepreneurs. It is also responsible for monitoring portals for online payments that form the key piece in many social enterprises' business model.
	Prime Minister's Youth Loan Scheme	Introduced by Prime Minister Nawaz Sharif in 2013 to facilitate young, often unemployed youths and engage them in entrepreneurial activities. The loan amount goes up to 2 million rupees (£14,500) with a fixed interest rate of 6%. This scheme has a 50% quota for women borrowers.
Social enterprise	Centre for Social Entrepreneurship in Planning Commission of Pakistan	Set up by the Planning Commission in 2015 to promote innovation and enterprise development for addressing social issues. The Centre aims to serve as a special purpose vehicle for instilling innovation and jump starting social entrepreneurship in Pakistan. They are currently in early stages of development. However, this is the government's first distinct entity for the promotion of social entrepreneurship in the country.
Skills development/ youth	Higher Education Commission, Offices of Research, Innovation and Commercialisation at universities	Offices of Research, Innovation and Commercialisation were established in Higher Education Institutions by notice of the Higher Education Commission in January 2011. These entities are responsible for the promotion of innovation and entrepreneurship on university campuses.
	Technical Education and Vocational Training Authority (TEVTA)	An entity for youth skills' development and employment, established in 1999. The TEVTA Act 10 of 2010 regulates TEVTA.
	Punjab Youth Policy	Envisaged the setting up of a Youth Venture Capital Fund to support young entrepreneurs.

Sources: Gishkori, 2015; Shah and Shubhisham, 2013; SDPI, (2015), Various ordinances and laws available through SECP website www.secp.gov.pk; HEC website www.hec.gov.pk

Existing research on social enterprises

A limited amount of research exists on social enterprise in Pakistan, none of which seeks to quantify social enterprise numbers or activities.

A number of papers discuss areas closely related to social enterprise without explicitly focusing on it. For example, Shah and Shubisham (2012) highlight the need for Pakistan to develop social innovation and the role of business education in developing enterprises which serve both commercial and social purposes. GIIN and Dalberg (2015) produced a Pakistan chapter in their landscape review of impact investing in South Asia, which concluded that while there is a positive regulatory framework for impact investment and growing activity in the country, there is a lack of local capacity to absorb capital and the ecosystem of support organisations is still relatively underdeveloped.

Other papers explore constraints to social enterprise development and potential solutions. The Handbook for Social Enterprise in Pakistan (Ayub and Zafar Khan, 2012) discusses the strengths and weaknesses of existing channels of social impact in the country (such as philanthropy and corporate social responsibility) before presenting the case for social enterprise, with detailed case studies. Social Entrepreneur Exchange and Development and i-genius (SEED and i-genius, 2013) prepared a policy paper following a multi-country mission to explore social entrepreneurship in Pakistan which presents the opportunities offered by social entrepreneurship and makes recommendations as to how it can be supported and developed. Ali and Darko (2015) present a summary of social enterprise activity, suggesting that financing infrastructure needs to be strengthened and greater focus needs to be given to indigenous leadership and resources. Also, the British Council and the Sustainable Development Policy Institute will shortly launch a study which focuses on the policy and regulatory environment for social enterprise in Pakistan (SDPI, forthcoming).

Overview of key actors supporting social enterprises in Pakistan

The term 'social enterprise' is still relatively new in Pakistan. It first made its mark with the entry of established international social enterprise networks and support organisations such as Ashoka, the largest global network of social entrepreneurs, which arrived in Pakistan in 1997. With the help of global support organisations, early Pakistani social enterprises came into existence such as Kashf Foundation (in 1996), the first and largest microfinance bank in Pakistan, and the rural entrepreneur support organisation, Hashoo Foundation, founded in 1988 (Ali and Darko, 2015).

Recently, the emergence of incubators and accelerators is driving social enterprise activity. Many of these are affiliated with or hosted by academic institutions, such as the report authors Social Innovation Lab, housed at the Lahore University of Management Sciences (LUMS). Several are led and managed independently by entrepreneurs and business leaders who are eager to capitalise on the country's entrepreneurial potential, including Nest I/O and the Organization of Pakistani Entrepreneurs of North America.

Table 3: Incubators, accelerators and workspaces in Pakistan

Name of institution	Organisation type	Location	Social enterprise related activities
Invest to innovate	Accelerator	Islamabad	Runs an accelerator programme for social impact startups and has supported the development of well-known emerging social enterprise like DoctHers
The Hatchery	Social Enterprise incubator	Lahore	The flagship incubator of the Social Innovation Lab, in Lahore. It is the only early-stage, social enterprise incubator functioning in Pakistan at the moment. Offer mentoring, capacity building, space, access to investors etc. Birthplace of numerous emerging social enterprises including Ravvish, ClubInternet and TurrLahore.
Plan9/PlanX	Incubator/ Accelerator	Lahore	Incubation space, mentorship, training, network-building, stipends/ sustenance capital for tech start-ups (Plan 9 is an incubator for enterprises in early-stages, Plan X is an accelerator for enterprises seeking to expand)
Nest I/O	Incubator	Karachi	Incubator space, offer workspace for early stage start-ups for up to 12 months, external incubator programme for more established start-ups or start-ups that do not need space, geared toward product companies or service ideas
Technology Incubation Centre	Incubator	National University of Science and Technology, Islamabad	Incubation space, mentorship, training, network-building, mostly for early-stage enterprises
Daftarkhwan	Co-working space	Lahore	Daftarkhwan is a co-working, events and community space for social entrepreneurs in Lahore.

Table 4: Funders and impact investors in Pakistan

Name of institution	Organisation type	Location	Social enterprise related activities
Acumen Fund	Impact investor	Global, offices in Karachi	Invests in businesses across the globe to eradicate poverty. This is in addition to building the capacities of the leaders of the companies they invest in, so they run their companies efficiently.
Akhuwat Bank	Economic empowerment	Lahore	Borrowers are converted into donors over time by taking micro-donations from borrowers over the course that they return their loans (see case study below).
Buksh Foundation	Poverty alleviation, Enterprise creation, Women empowerment	Lahore	A microfinance institute with the objectives of making impact investments.
Insitor Management Fund	Impact investor	Global, offices in Karachi	Invests in businesses across the globe to eradicate poverty.
SEED Ventures	Investor and incubator	Karachi	Incubation space, mentorship, training, investment for enterprises at all stages

Table 5: Tertiary education, research and ecosystem support organisations in Pakistan

Name of institution	Organisation type	Location	Social enterprise related activities
British Council	Support organisation	Global with offices access Pakistan	Developing social enterprise through policy, education and training programmes on social enterprise. Operates the 'Active Citizen' programme that is geared towards fostering social entrepreneurs.
Shell Tameer	Support organisation	Nationwide	Conducts competitions, training and workshops to promote entrepreneurship and support entrepreneurs, especially in base of the pyramid segment.
Social Innovation Lab	Support and research organisation	Lahore	Incubation space, mentorship, training, network-building for early stage development launched by LUMS that provides testing ground for social innovators to evaluate the sustainability of their business practices and founded in 2013.
Akhuwat Institute of Social Enterprise and Management	Education	Lahore	Internships, competitions and on-the-job training programmes.
DFID	International donor body	Nationwide, head offices in Islamabad	DFID, through its Education (ILM IDEAS 2) & Health (HANIF) Innovation Funds, is supporting research around social entrepreneurship. Furthermore, the funds are looking to scale up pre-existing social innovations through public and private sector partnerships.

Survey findings

This section sets out data findings from the social enterprise survey.

Social enterprise survey sample

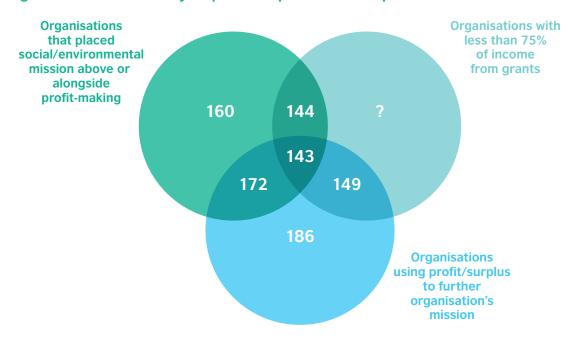
Survey data was collected between November 2015 and March 2016. A total of 216 organisations completed the survey. After eliminating 16 duplicates, and using the study's social enterprise inclusion criteria (see Chapter 1 for details), 143 respondents were classified as social enterprises for the purpose of this study (72% of survey respondents).³

15 organisations were not yet named when they responded to the survey and listed themselves as 'aspiring organisation' or 'aspiring entrepreneur'.

Of these 15, 12 fit the social enterprise criteria.⁴

In addition to being asked to complete the criteria questions, respondents were also asked whether they consider themselves to be social enterprises. 70% of all respondents did consider themselves to be social enterprises, and of those which met the criteria, 78% considered themselves to be social enterprises. 14% of survey respondents said they didn't know if they were social enterprises; of these, more than half met the criteria.

Figure 1: Number of survey respondents per social enterprise criteria



One organisation which reported joint social and profit mission was eliminated as on closer review there was no indication of a social mission, beyond a general corporate responsibility statement.

^{4. 75%} of these organisations did not have any employees, compared with 18% of other social enterprises surveyed. Only one of the aspiring organisations provided data on economic turnover.

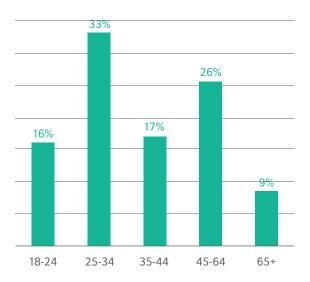
Social enterprise leadership

Age

Social enterprises in Pakistan are mainly led (people in charge of the venture, in various different roles and job titles including owners, CEOs, directors etc.) by younger people, according to the survey. On the basis of responses, 55% of social enterprises in Pakistan are run by someone who is aged under 35, with 17% of social enterprise leaders aged 18-24.

Female social enterprise leaders are younger still. Female social enterprise leaders are particularly likely to be aged between 25-34 years old (43%), and none are over 65 years old, whereas 9% of male respondents are aged 65 plus. Looking only at social enterprises that started since 2010, nearly 50% were started by leaders aged 18-34. By contrast, of the social enterprises run by people aged over 65, 60% started before 1996.

Figure 2: Age of social enterprise leaders



Gender

Social enterprises in Pakistan are more likely to be run by women than mainstream enterprises. 21% of surveyed social enterprises are managed or run by women (30 ventures). This is compared to 12% female participation in ownership of mainstream businesses, and 6% of mainstream firms with a female top manager (World Bank, 2013).

Female-run social enterprises are comparatively slightly older on average than male-run ventures, with 57% having started since 2010, compared to 61% for male-run social enterprises.



Years of operation

There has been a sharp increase in social enterprise start-ups in the last four years in Pakistan. The majority of the surveyed social enterprises are very young – over 50% began operating since 2013. This figure is potentially influenced by the high proportion of 'aspiring social entrepreneurs' who responded to the survey (see box below). The reason for the recent increase may be a rise in awareness around social entrepreneurship. By 2011-2012, i2i, Literaty Pakistan and the Social Innovation Desk at LUMS were already advocating social entrepreneurship in major cities in Pakistan.

The median age of a Pakistani social enterprise according to the survey is 3 years old, and the mean is 8 years. This indicates that even though the bulk of social enterprises in Pakistan are young organisations, there is still considerable diversity in terms of when social enterprises started operating. The oldest social enterprise began operating in 1956, and about 10% of the social enterprises started in 1990 or earlier.

Location: Where were respondents based?

Pakistan has four provinces (Balochistan, Khyber Pakhtunkhwa – KP, Punjab and Sindh), a disputed territory (Azad Jammu and Kashmir), an autonomous territory (Gilgit-Baltistan), the federal capital territory (Islamabad Capital Territory – ICT) and tribal territories administered by the federal government. Outreach activities for the survey took place in Islamabad, Lahore, Karachi and Peshawar, so it was expected that location findings would be biased towards these locations and not representative of social enterprise activity nationally.

Punjab province had the highest proportion of responses, with 38% of the surveyed social enterprises, followed by 11% in Sindh province, 9% in the federal capital territory and 8% in KP. Only one social enterprise responded from each of the Balochistan and Azad Jammu and Kashmir areas. There were no responses from Gilgit-Baltistan nor the tribal territories.⁵

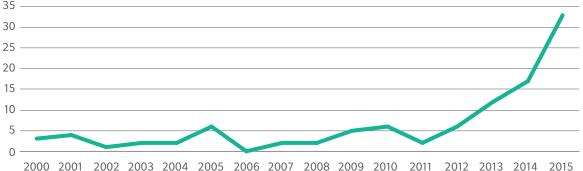
Almost half of social enterprises are located in cities with two or fewer other social enterprise respondents. Of the cities with more than three social enterprises, Peshawar and Islamabad were least likely to have social enterprises led by women, and Karachi was much more likely (44%) than average to have female-led social enterprises. Social enterprise leaders in Punjab are older – with nearly double the national average of leaders over 65 (13%), while KP leaders are young – 72% are under 35, compared to 54% overall.

Geographical reach

A fifth of social enterprises operate internationally: these are less likely to be female-or youth-led ventures. About half (46%) of social enterprises in Pakistan operate nationally, and slightly less than a third have a regional focus (29%), with 21% operating internationally.⁶

Slightly fewer social enterprises operating internationally are run by women than average (14% compared to 21% of social enterprises overall). Social enterprises with a national focus are more likely to be in information and communications technology (58% compared to 44% overall), and those with an international focus are most likely to be located in Punjab and Sindh. Leaders aged 35-44 are more likely to head an internationally focused social enterprise and younger leaders are more likely than average to be regionally focused.





- 5. 30% of respondents did not identify where in Pakistan they have operations (if based abroad) or are headquartered.
- 6. Due to the wording of the survey question, two organisations reported that they are both national and international, and one organisation that it is both regional and national.

Legal status

There is no specific 'social enterprise' legal registration form for social enterprises in Pakistan. Under the current legal framework, options for registration for social enterprises fall between two broad categories: for-profit and non-profit, and take various forms (see Table 6 for more detail).

135 of the 143 surveyed social enterprises provided their legal status. 28% of these listed themselves as 'not yet registered',8 26% listed themselves as some form of non-profit, and 41% listed themselves as some type of for profit organisation. After 'not yet registered', the most common form is 'partnership' - a for-profit form chosen by 19% of respondents.

Table 6: Legal forms available to social enterprises

For profit ⁷	Not for profit	
Sole Proprietorship	Trust	
A sole proprietorship is a type of business that is owned and run by one individual and in which there is no legal distinction between the owner and the business.	A trust is a fiduciary relationship in which one party, known as a trustor, gives another party, the trustee, the right to hold title to property or assets for the benefit of a third party, the beneficiary. In finance, it can also be a type of closed-end collective investment fund built as a public limited company.	
Association of persons/Partnership	Society	
An association of two or more persons engaged in a business enterprise in which the profits and losses are shared proportionally.	A group of people formed as a separate organisation and which has as a stated purpose some charitable or benevolent purpose either in regards to the public at-large or in regards to the common interests of the members, and which operates as nearly as possible at cost	
Private Limited Company	Section 42 Not-for-profit Company:	
A type of company that offers limited liability, or legal protection for its shareholders but that places certain restrictions on its ownership.	An organisation formed for the purpose of serving a purpose of public or mutual benefit other than the pursuit or accumulation of profits. Usually formed for promoting commerce, art, science, religion, sports, social services, charity or any other useful object.	
Public Limited Company		
A Public Limited Company is the standard legal designation of a company which has offered shares to the general public and has limited liability. A Public Limited Company's stock can be acquired by anyone.		

- 7. This is intended here as shorthand for 'able / permitted to pay dividends to shareholders' and does not necessarily mean that the purpose of the business is to generate profit for them.
- 8. 10 additional social enterprises listed a second type of registration (16 social enterprises that listed a second type as well as not registered, are considered not registered).

Areas of focus

Objectives

The survey asked about the overall objectives of the social enterprise (see Annex 1, Chapter 1 for details).9 The top two objectives of surveyed social enterprises in Pakistan are promoting education and literacy and providing a service, with almost half of social enterprises choosing one or both. By contrast, few social enterprises selected the options to provide affordable housing or sell a good from the list of objectives. Creating employment as an objective (not just increasing staff, but increasing access to the job market for beneficiaries) is significant across Pakistan, but there are also differences by region. In ICT, 58% of social enterprises focus on providing a service, while in Punjab, most social enterprises work on promoting education (49%), and in Sindh, 65% support vulnerable people.

Table 7: Social enterprise objectives

Objective	Respondents (%)
Promoting education and literacy	48%
Providing a service	46%
Creating employment opportunities	37%
Supporting vulnerable people	35%
Improving a particular community	35%
Improving health and wellbeing	33%
Supporting vulnerable children and young people	31%
Protecting the environment	18%
Addressing financial exclusion	18%
Supporting other social enterprises/organisations	18%
Addressing social exclusion	17%
Selling a good	16%
Providing affordable housing	2%

Female and older social enterprise leaders are more likely to be supporting vulnerable people, as are longer-established social enterprises and larger social enterprises (both in terms of turnover and employees). Social enterprises that aiming to support vulnerable people are larger both in terms of turnover and employees.

The most popular objective for female-led social enterprises is providing a service (53%), and for men is promoting education in literacy (49%). Female-led social enterprises are more engaged in supporting vulnerable people (50% compared to 31%), improving a particular community (47% to 32%), improving health and wellbeing (47% to 30%), addressing social exclusion (30% to 14%), and supporting other social enterprises (27% compared to 15%).

Those social enterprises with leaders over the age of 65 were more likely than organisations with younger leaders (of all ages) to be supporting vulnerable people as an objective (50% compared to 37% overall), improving a particular community (50% to 35%) and improving health and wellbeing (50% to 35%). Social enterprises started before 2000 are more likely to support vulnerable children than younger ventures (50% compared to 32% after 2000), as well as being more likely to focus on improving health and wellbeing (58% to 28%) and promoting education (67% to 44%).

Conversely, social enterprises started before 2000 are less likely to have an objective of creating employment (13% compared to 42%), indicating that this may be a growing area of focus. Social enterprises creating employment opportunities had the largest average turnover (£173,234) although did not always have high number of employees within their own social enterprises.

Compared to older social enterprises and those with older leaders, organisations with leaders aged 18-24 are less likely to be supporting vulnerable children (12%), addressing financial exclusion (8%) or supporting other organisations (12%) – but they are more likely to promoting education and literacy (48%). Organisations with an international focus were also less likely to support vulnerable children (23% compared to 35%), but more likely than average to have objectives of providing affordable housing (8% compared to 2% overall).

Sectors

Surveyed social enterprises in Pakistan operate mainly in two major sectors: education and health and social care. Very few social enterprises (<10%) work in the energy and clean technology, infrastructure, justice and rehabilitation, housing, forestry or manufacturing sectors

Table 8: Sectors that social enterprises work in

Sector	Respondents (%)
Education	53%
Health and social care	41%
Business development services and entrepreneurship support	23%
Other ¹⁰	19%
Livelihoods and employment creation	18%
Financial services	13%
Food and nutrition	13%
Infrastructure development and maintenance	9%
Agriculture and fisheries	11%
Energy and clean technology	9%
Services (e.g. ICT, tourism)	9%
Water and sanitation	9%
Justice and rehabilitation	8%
Retail	6%
Housing	5%
Manufacturing	4%
Forestry	3%
Transport	2%

N.B. respondents could select multiple sectors

In terms of trends by leadership, venture age and location, there is some evidence that education and health ventures are more commonly led by women, have older leaders, and are in Punjab and Sindh regions – although patterns do not demonstrate strong trends.

Over half of all social enterprises are involved in education. After education, female-led social enterprises are more likely to be operating in the health and social care sector and business development than male-led ventures (50% compared to 34% and 30% compared to 20%, respectively) and less likely to be involved in agriculture and fisheries (3% compared to 12%).

While education and health sectors are most popular overall, these sectors are particularly common in social enterprises with leaders over 45 years old, with nearly 60% such organisations working in these two sectors. Older social enterprises seem to work in health more than in retail and services: all the social enterprises that work in the retail and services sector were started after 2000.

There are some differences in regional focus. In Punjab, education is second to health (47% compared to 42%); in KP, it falls second to business development (64% to 55%); in Sindh, it dominates, with 71% of social enterprises working in the education sector. While health and social care is the second sector most popular sector overall, in ICT, only 17% of social enterprises work in that field.

'21% of surveyed social enterprises are managed or run by a women... this is compared to 6% of mainstream firms with a female top manager'

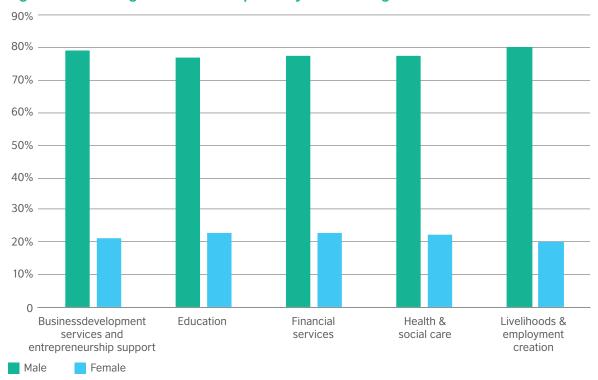


Figure 4: Percentage of social enterprises by sector and gender of leader

Akhuwat

Founded: 2001 | **Founder**: Dr. Amjad Saqib | **Sector**: Microfinance | **Business Model**: Non-profit | **Geographic**: National | **Head Office**: Lahore

Akhuwat is a microfinance organisation for that targets those at the bottom of the pyramid and does not charge interest on loans. The organisation uses grants and donations from local donors, which removes the pressure to scale too quickly, and creates networks that connect the rich and poor in a community (Munir, 2012). Those who borrow are asked to donate as they become economically sufficient, although donation is not compulsory.

Akhuwat had expanded to 163 locations in 2012 and by May 2016 there were 500 branches and over 800 employees.¹¹ Akhuwat also has expanded service offerings, including 'family loans' for those starting or expanding small businesses, 'liberation loans' for those who are in debt to high interest rate creditors, and housing, health and/or education loans (Ikin, 2013). Loans range in amount from PKR 5,000-70,000 (£35-£510). Akhuwat has also expanded its offerings to include grants to borrowers' families in the case of death, as well as to include capacity building initiatives.

The organisation has also added a health services group, Akhuwat Health Services (Iqbal and Shafiq, 2015). The organisation reported in May 2016 that is has a 99.93% loan recovery rate, and that it benefits 1.4 million families across Pakistan.

TurrLahore

Founded: 2015 | **Founder**: Mohammad Murtaza and Shareef Khalid | **Sector**: Tourism | **Business Model**: For-profit | **Geographic**: National | **Head office**: Lahore (Ali and Darko, 2015)

In 2015, after backpacking around the world two friends, Murtaza and Khalid, started a social enterprise to help tourists and locals alike explore their hometown of Lahore. Working with the Social Innovation Lab at LUMS, they began a social start-up with the mission 'to rediscover, preserve and celebrate the fading monuments, traditions, and tales that characterise the city of Lahore' while developing a sustainable tourism ecosystem.¹²

TurrLahore offers a variety of services from themed tours to public discussions on preservation, working to leverage the power of tourism to help local craftsman sustain their traditional crafts. Ticket sales from tours and events, along with merchandise, form TurrLahore's primary revenue stream. The signature offering of TurrLahore is the SehriTurr, which takes place at night during Ramadan. The overnight tour includes stops for food, camel rides and sunrise over the River Ravi (Mindeel, 2015).

Social impact

Primary purpose

Just over half of social enterprises indicated that their primary purpose was social or environmental; the remainder responded that they shared both profit and a social and environmental mission jointly.

60% of female-led social enterprises have a primarily social/environmental mission (compared to 47% of male-led social enterprises) and over 60% of respondents in Sindh and KP have prioritise their social/environmental mission. Similarly, older leaders tend to put their social/environmental mission first. On the other hand, social enterprises started after 2011 are more likely to have a joint mission: 79% of social enterprises started in 2015 have a joint mission. This potentially indicates an evolution in how social enterprise is understood and how it develops, perhaps facilitated by increased global attention on both the social role of business and the sustainability of charity.

Beneficiaries

The social enterprises surveyed reported that they have supported a total of 15,016,476 people over the last year, an average of 231,023 per social enterprise (median 1,703). Female-led social enterprises had a lower average per venture of 24,647, although the median is 1,200. Respondents were asked to identify the number of people in specific categories (see Annex 1, Chapter 1 for details): 80% of respondents support the local community as a beneficiary group, followed by 65% supporting particular groups, 42% support employees, and 15% chose 'other'. Among those 'other' responses were students, family, and refugees.

Both social enterprises that were older and social enterprises led by older leaders were more likely to have more beneficiaries overall. Social enterprises in Punjab were more likely to benefit the local community than in any other region. Employees were most likely to benefit from social enterprises operating in the infrastructure sector. Those with the objective to supporting vulnerable children and young people were also most likely to count employees among their beneficiaries, whereas employees working at social enterprises whose purpose was to sell a good were least likely to be beneficiaries.

^{12.} See www.turrlahore.com/about-us

^{13.} In terms of beneficiary data, 21 organisations or 15% of respondents did not choose any of the groups, and 55% did not provide any numbers for the groups that they support. As a result, data on number of beneficiaries should be interpreted with caution as response numbers are very low and may not be representative of the whole. There are also 8 high outliers.

Job creation from social enterprise

Social enterprises surveyed employ an equivalent of 7,191 full time staff in total, and an average per social enterprise of 59 staff¹⁴ and a median of 8 staff.¹⁵ These figures are so different partly owing to one large employer that responded that has 2,600 full-time equivalent staff members.¹⁶ When this outlier is excluded, the average full-time equivalent staff is 38 per social enterprise. This average is lower than mainstream business employment rate in Pakistan, where there is an average of 81 full-time workers per SME (World Bank, 2013).

Job creation in surveyed social enterprises has increased from the previous year, by an average of 12 full-time equivalent staff and a total of 968 employees¹⁷ (a 46% increase). Female staff numbers are growing faster: slightly more women were full-time equivalent employees in the current year than the past one. Furthermore, 78% of respondents believe that hiring will either increase a little or substantially in the coming year; this is particularly the case in KP.

Table 9: Job creation by social enterprises

	Last year	This year
Full-time equivalent jobs, mean average (female)	47 (37%)	59 (29%) ** this is including outliers
Total jobs created	4,616	7,499
Of which, part time (female) (%)	290 (47%)	617 (50%)

Not surprisingly, older organisations employ a larger workforce on average than younger enterprises. Social enterprises that started before 2000 employ an average of 89 full-time equivalent employees each, while those started after 2009 employ an average of 21 each.

Social enterprises in Pakistan hire on average nearly four times as many women as mainstream SMEs. Approximately 42% of all workers employed are women and 49% of part-time workers are women. This is significantly more than in mainstream SMEs, where 8% of female employees are full time workers (World Bank, 2013). Female social enterprise leaders are more likely to hire female staff. 56% of staff were women at women-led social enterprises, compared with only 40% of staff at men-led social enterprises. Male-led social enterprises hired more people overall, however, an average of 36 staff per organisation, compared with an average of 21 at female-led social enterprises.

Employment varies by objective and sector. Social enterprises with the objective of improving health hire the highest average number of employees on average, and those with the objective of supporting other organisations hire the fewest. By sector, the water and sanitation social enterprises hire the most on average, 61, and services hires the fewest: four full-time equivalent staff.

'Job creation in surveyed social enterprises has increased from the previous year by an average of 12 full-time equivalent staff'

^{14.} Full-time equivalent work is calculated by counting two part-time workers as one full-time worker. The actual number of hours worked by part time workers was not captured by this study.

^{15. 15%} of respondents did not report any employment figures.

^{16.} An internationally focused social enterprise started in 2005 and located in Punjab. It employs over 2,600 full-time equivalent staff members and has a turnover of £17 million. It is led by a male, and 5% of its full-time equivalent workforce is female. It has very few part-time workers (15 of its 2600+ staff) and all part-time staff are women. Due to the fact that its operations are significantly larger than most social enterprises included in this survey, its economic and employee turnover are summarised here and excluded from averages in these sections below.

^{17. 81%} response rate to this question

Turnover and profit/surplus use

Profit and turnover

Respondents were asked whether they made a profit over the past year: 41% of respondents to this question indicated that they did.¹⁸ Profitmaking did not change by gender of the leader, and leaders aged 35-44 were most likely to report making a profit (58%).

95 social enterprises (66%) provided turnover information. 87 organisations are included in the analysis below, with 8 removed due to uncharacteristically larger turnover (over £1 million).¹⁹ The combined total turnover from the 95 social enterprises is £9,298,848 or an average of £106,883 per organisation, and a median of £22.848.

Male-led social enterprises have an average turnover one and half times higher than the turnover for female-led social enterprises, and a median turnover double that of female-led social enterprises. Social enterprises that started before 2000 also have a higher average and median turnover than those started after 1999: median £122,400 compared to £12,150.

In terms of sector, social enterprises in the Livelihoods and Employment sector have the highest average turnover, and those in Retail have the lowest.²⁰ By region, social enterprises from Punjab have the highest average turnover, but report very few social enterprises making a profit (18%); ICT, which closely followed Sindh in average turnover, has the highest percentage of enterprises making a profit (67%).

Turnover expectations

Turnover expectations among Pakistani social enterprises are high: 91% of surveyed social enterprises believe that their turnover will increase either a little or substantially over the next year, 7% expect it to stay the same and 2% expect it to decrease.

Use of profit/surplus

Social enterprises use most of their profit or surplus to focus on growth and development, with little used for cross-subsidising:²¹ only a fifth of respondents said that they use profit or surplus for organisational reserves.

Table 10: Use of profit/surplus

Use of profit/surplus	Proportion of respondents
Growth and development activities	78%
Rewards to staff and beneficiaries	26%
Funding third party social/ environmental activities	24%
Reserves	19%
Profit sharing with owners and share holders	14%
Cross-subsidising	12%

^{18.} Three social enterprises were excluded because they wrote something other than yes or no, so the answer was not clear

^{19.} Eight of the 95 included organisations reported a turnover exceeding £1 million. These were eliminated from the analysis on turnover as outliers. One has a turnover exceeding £17 million. 7 others or 5% have turnover exceeding £1 million, and 2 of those exceed £2 million.

^{20.} Excludes industries with three or less respondents

^{21.} The question asked respondents to choose between 4 bands: 0-24%, 25-49%, 50-74%, 75-100%. All respondents who reported profit responded to each question. Percentages refer to the number of people who chose a band other than 0-24%.

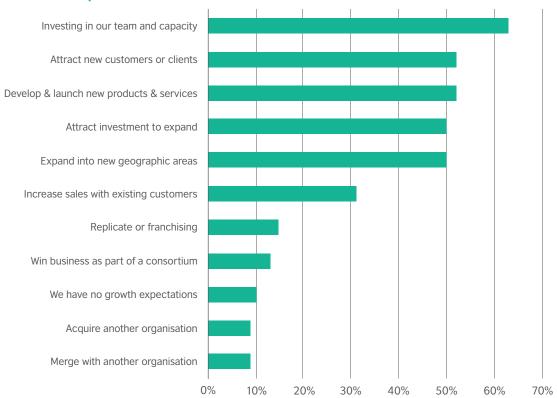
Growth plans and barriers

Growth plans

90% of surveyed social enterprises have plans for growth in the coming year.²² The most popular growth plan is investing in team and capacity, followed by attracting new clients and developing and launching new products and services. Attracting investment is also seen to be important for growth, alongside expanding into new geographic areas.

Female-led social enterprises were more likely than male-led social enterprises to have plans to expand into a new geographic area (70% compared to 46%) and develop and launch new products (67% compared to 48%) but were less likely to have plans to replicate their venture model (7% compared to 17%). Younger leaders are slightly more likely to plan attracting new customers compared to older leaders, and investment is particularly important for social enterprises in the Punjab region.

Figure 5: Growth plans



N.B. Respondents could select multiple options.

^{22.} Because growth questions were write-in questions (rather than fixed options list) some responses were not clear enough to determine intention, those observations were removed

Barriers to growth

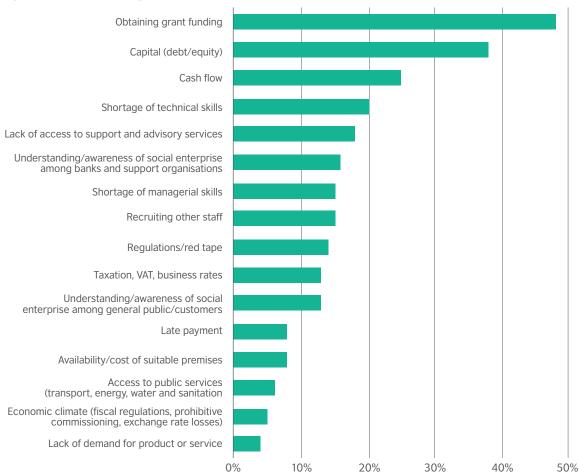
Financial support and sustainability are the biggest reported challenges facing social enterprises in Pakistan, with obtaining grant funding and capital in the form of debt or equity the most commonly cited barriers.

Lack of demand for products and services, recruitment and access to public services (electricity, water, etc.) seem of less concern, unlike for mainstream businesses where poor public services are seen as a major barrier (World Bank, 2013). Respondents don't tend to feel that a lack of understanding of social enterprise limits their growth. 'Other' responses included corruption, lack of trust and poor community cooperation.

Female-led social enterprises were less likely to report that they faced barriers with red tape or taxation, but more likely than average to lack access to support and advisory services, to face a shortage of technical skills, and to have cash flow problems.

For leaders over the age of 65, understanding and awareness of social enterprise among the general public was seen as a much bigger issue than for those under 45, potentially suggesting different ecosystems in operation, and a possible generational shift in awareness.

Figure 6: Barriers to growth



N.B. Respondents could select multiple options.

Finance sources and constraints

Sources of funding and finance

Nearly 40% of social enterprises indicated that they have received donations, and a third have received grants from foundations. Very few social enterprises have received loans of any type: concessional or commercial. In the open-text 'other' box, respondents recorded receiving funding from family and personal savings.

Female-led social enterprises are more likely to have received donations or grants, but none indicated that they had received commercial loans – all such loans were received by male-led ventures.

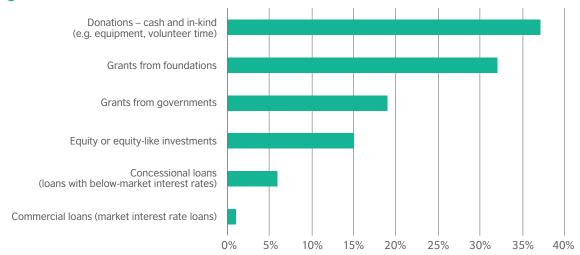
Social enterprises in KP were more likely than average to have received equity finance. The only area that reported access to commercial loans was Punjab and in Punjab social enterprises were most likely to get donations.

The majority of equity funding went to social enterprises with leaders aged 25-34, those aged 65+ were most likely to get donations, a far less common finance source for 18-24 year olds.

Financing constraints

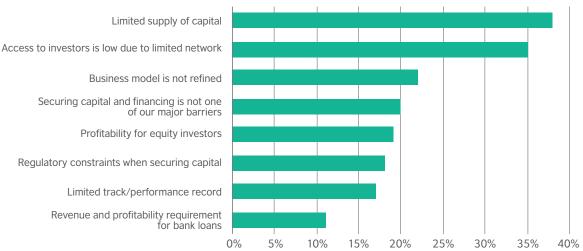
Respondents were also asked to indicate their top three financing constraints. Over a third of the social enterprises stated that limited supply of capital is their main financing constraint, followed by access to investors due to limited networks and business model not being refined. Requirements for bank loans was the lowest concern and a fifth of social enterprises said that securing capital and financing isn't one of their major barriers.

Figure 7: Sources of finance



N.B. Respondents could select multiple options.

Figure 8: Top three finance constraints



N.B. Respondents could select multiple options.

Estimate of the number of social enterprises in Pakistan

Based on the very small unrepresentative sampling process detailed in Chapter 1, it is possible to extrapolate numbers to give a rough indication of the potential size of the social enterprise sector. Using these calculations, which are far from statistically robust, this study makes an initial estimate that there could be around 450,000 social enterprises are currently operating in Pakistan. Table 11 below shows the data on which this estimate is based.

Table 11: Sources of information for total number of social enterprises

Source	Total number	Social enterprise prevalence rate	Expected total number of social enterprises (= Total*Prevalence rate)
NGOs	423	48%	203
SMEs	2.8 million	16%	448000
Total	448,203		

The total number of SMEs comes from Pakistan Bureau of Statistics (2005). The total number of NGOs from Naviwala (2010): notes this is not an estimate of the total number of NGOs in Pakistan, but the sample source used to give a slightly more accurate figure.



Conclusions

Key findings from the research can be summarised as follows.

Trends in job creation and turnover suggest that the sector is set to expand and deliver increasing economic impact. Social enterprises predominantly expect to grow, increasing both their turnover and their staff numbers. Social enterprises in Pakistan are run by people who are on average young and many ventures are newly established. There are also a range of larger, more established social enterprises with significant staff numbers and turnover, indicating that social enterprise in Pakistan has a number of representatives already achieving scale. Over 50% of social enterprises are seeking to develop new products and services, indicating that there is also considerable impetus for innovation.

There appears to be a significant trend in terms of the role of women in social enterprise in Pakistan. Social enterprises are far more likely to be run by women than mainstream businesses and have four times as many female staff as their mainstream counterparts. Female-led social enterprises are also more likely to recruit women than their male-led counterparts – understanding this better may help wider gender equality agendas.

Older social enterprise leaders (45 years and above) are less likely to be female. They are also more likely to lead internationally focused and have more beneficiaries than average. They rely more on donations and see a lack of awareness as a key barrier. This is in contrast with younger social enterprise leaders, who tend to have earlier stage ventures, more women as leaders and staff, and are less concerned about awareness of social enterprise. There is perhaps a divide between more established social entrepreneurs and the profile of the leaders of younger start-up social enterprises that would benefit from more detailed exploration and research.

Most survey respondents said that financial constraints are a barrier in their growth plans. Data on sources of financing indicates a lack of access to grants and returnable capital, indicating that there is a lack of appropriate capital and a potential role for various actors in ensuring early stage support and help with investment-readiness for social enterprises as well as the availability of concessional and 'impact' focused investment.

It is worth noting that a number of social enterprises currently operating in Pakistan provide health and education services. 28% of the social enterprises surveyed work in health and 49% work in education. A number of entrepreneurs surveyed in these sectors pointed to the gap left by the government in this area in relation to why they started doing something about it, and survey findings indicate that there is potential for social enterprises to work with government to support the delivery of public services.

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Annex 1 List of interviewees and consultation workshop participants

Outreach events and workshops

Outreach events were held in in the capital Islamabad, Pakistan's second largest city Lahore (Punjab province), the port city of Karachi (Sindh province) and in the capital of the Khyber Pakhtunkhwa province, Peshawar. Telephone interviews were also conducted. Organisations that could not be reached through these events were contacted over the phone by our research team and asked to fill out the survey over the phone. These organisations were identified in the PCP database, and also through Social Innovation Lab's contacts in the social enterprise space. As with the other surveys, some of the organisations contacted through telephone declined to fill out the survey because they felt they were not a social enterprise.

Apart from advertising the talks on social media and various universities, Social Innovation Lab also reached out to its personal contacts in the regions to spread the word. Invites were also sent through email using various organisations in these regions, for example, Agha Khan Rural Support Programme forwarded the email to its contacts for the event in Islamabad.

There was an overwhelmingly young audience at the events, this also lead to a number of surveys being filled by aspiring entrepreneurs as opposed to practicing entrepreneurs. A number of such surveys were discarded because they mentioned ideas that might be implemented in the future.

The following people were interviewed:

- 1. Mr. Salman Afridi
 - Central Law Secretary in Pakistan Tehreek-e-Insaf, Practicing Barrister, Partner at H & M Advocates & Corporate Consultants
- 2. Ms. Noshaba Awais
 - Director, Research & Development at Higher Education Commission, Islamabad.
- 3. Mr. Noor Ahmed
 - Head of Agricultural Credit & Microfinance Department, State Bank of Pakistan
- 4. Mr. Ghulam Muhammad Abbassi
 - Director of Infrastructure, Housing & SME Finance Department, State Bank of Pakistan
- 5. Mr. Zahir Ali Syed
 - Co-Chairman at MIT Enterprise Forum of Pakistan, Director of Usman Institute of Technology in Karachi.
- 6. Mr, Feisal Nagvi
 - Partner at Haidermota BNR Law Associates
- **7.** Dr. Saeed Ahmed
 - Director of Agriculture Credit and Microfinance, State Bank of Pakistan
- 8. Mr. Mujtaba Jamal
 - Partner, Mujtaba Jamal Law Associates

The following people participated in the consultation workshop conducted at the Lahore University of Management

Sciences:

Aqdus Aslam, CEO TeachHRD.

Pervez Sufi, CEO, Pharmagen Water

Hashim Zaidi, Consulatant OXFAM

Osman Anwer, Investment Officer, Acumen Pakistan

Noor UI Hira Shaukat, Consultant, Energy sector

Maria Qureshi, Consultant, Punjab Government











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