

**A CRITICAL EVALUATION OF KAMYAB JAWAAN PROGRAM
IN UPLIFTING THE SOCIO-ECONOMIC CONDITIONS OF
PAKISTAN: POLICY IMPLICATIONS**



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A thesis submitted in partial fulfillment of the requirements for the degree of Master
of Philosophy in Business Economics

**DEPARTMENT OF BUSINESS STUDIES
PAKISTAN INSTITUTE OF DEVELOPMENT ECONOMICS**

PIDE, ISLAMABAD

2020



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CERTIFICATE

This is to certify that this thesis entitled: "A Critical Evaluation of Kamyab Jawaan Program in Uplifting the Socio-Economic Conditions of Pakistan: Policy Implications" submitted by Ms. Tahreem Naem Raja is accepted in its present form by the Department of Business Studies, Pakistan Institute of Development Economics (PIDE), Islamabad as satisfying the requirements for partial fulfillment of the degree of Master of Philosophy in Business Economics.

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DEDICATION

I dedicate this thesis to my beloved grandparents, parents, siblings, teachers, and friends for always believing in me, encouraging me, and being a constant support to reach higher to achieve my goals.

AUTHORSHIP STATEMENT

I, Khadija Umar declare that I have authored this MPhil thesis with my own work and means, and I have not used any further means except those I have explicitly mentioned in this report. All items copied from internet or other written sources have been properly mentioned in quotation marks and with a reference to the source of citation.

ACKNOWLEDGEMENT

All thanks and praises to ALLAH Almighty, the most merciful, compassionate, and provided me the opportunity and strength to complete the research work within the stipulated time.

I express my gratitude to my respected supervisor Dr. Hassan Rasool. I am highly obliged to his guidance and cooperation. He provided me with knowledge, encouragement, and guidance to complete my thesis step by step. What I learned from him is not just how to write a thesis to meet the post-graduation requirement, but how to view this world from a new perspective.

I express my gratitude to respected Mr. Hassan Syed and the Ideagist platform for facilitating the entire data collection process and Shahbaz Gull, Team Qasim Cheema, for giving me their precious time. After this, I offer my immense gratitude to my beloved grandparents, parents, and siblings for their prayers and support. Without which, I won't be able to complete this. Especially, Baba, I am so grateful for your constant support and always believing in me.

I also want to offer my special thanks to all my amazing friends, especially Fasiha, Andleeb and Jawad as you all made this journey easy by helping and guiding me at every step.

Finally, I am pleased to express my thanks to Pakistan Institute of Development Economics (PIDE), which provided me the good platform and opportunity of learning.

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ACRONYMS

Kamyab Jawaan Programme	KJP
United Nation Development Programme	UNDP
Not in Employment, Education and Training	NEET
Special Assistance to Prime Minister	SAPM
National Youth Development Framework	NYDF
Small and Medium Enterprise	SME
Small and Medium Enterprise Development Authority	SMEDA
Sustainable Development Goals	SDG
National Vocational and Technical Training Commission	NAVTCC
Perception Based Survey of Beneficiaries	PBSB
Least Development Countries	LDC
Youth Entrepreneurship Scheme	YES

ABSTRACT

The youth is considered as the nation's future but youth bulge in an economy itself with opportunities is a challenge. As to accommodate this population into employment and empowering them both economically and socially is not an easy task. Globally, governments/ public sector institutions encounter severe difficulties in order to look into the solutions for youth empowerment. Usually, the tools are through introducing different social safety net programs for the job creation and economic development. Kamyab Jawaan Program is a youth based, well-structured initiative with an ambition to overall empower the youth and promote the startup ecosystem in the economy. This evaluation study critically examines the program initiative and its linkages with youth empowerment, its reach in addressing lower income groups and overall potentials in reducing the unemployment gap. This study has utilized the mixed-method approach in which both qualitative and quantitative techniques are used. The findings of this study has revealed a positive impact as for the promotion of self-employment through launching the YES (Youth Entrepreneurship Scheme) is providing the financial assistance through providing subsidized loans, For entrepreneurial trainings to learn , A mega project under the title of Startup Pakistan has launched which is giving an opportunity to work on the business ideas along with this, launching a job portal for giving a complete snapshot of the recent in demand jobs, A comprehensive fourteen components--based skills trainings initiative is also a part of it to boost the TVET sector of the economy with this three more mega projects are involved. Through survey, it is found that this initiative is actually targeting the lower income group. The entire program design has a capacity to make it a major success. It is designed through considering all the aspects that has caused the previous initiatives a failure but the implementation is a critical achieving factor. The qualitative analysis has found the capacity issues and also the negligence in launching without proper planning leads to the failure in the first phase.

Keywords: Youth Empowerment, Kamyab Jawaan Program, Job creation Unemployment.

CHAPTER 1:

INTRODUCTION

Overview:

The aim of this dissertation is to critically explore the Kamyab Jawan Program's potential impacts for the uplift of the Pakistan's youth through raising their socio-economic conditions through alleviating the youth unemployment issue and also to analyze the potential factors that will make this program a major success. The basic goal of KJP initiative is to promote economic empowerment through providing engagement opportunities and encouraging the youth to indulge into entrepreneurship to enhance the job creation mindsets instead of job seeking. This will drastically reduce the bulge of unemployed youth and help them by providing the required skills of this digital era.

1.1 Introduction of the Study:

Provision of employment, education and engagement opportunities is the part of citizen's right hence state is liable to come up with the initiatives to encounter the problems faced by the citizens. Many policies are made for facilitating its residents but not all are right or not all are wrong so a room for the improvements or amendments is always there. There are many factors involved in making any policy or an initiative for the public sector development a major success or a failure but somehow all are associated with certain situations or the demand of the particular time. Some policy initiatives are for short term purposes; some are for ad hoc purposes while some are for long term.

Every new day brings with different challenges especially considering the case of developing economies. The major problem of developing countries is that they operate below poverty line with the lack of access to the basic needs. Due to this, the majority of the developing nations struggle to come up with various measures to mitigate the vulnerability towards poverty issue especially for the young cohort. As large part of the global population is now comprised of youth age bracket. (Awogbenle, A. C., & Iwuamadi, K. C. 2010) stated that “For building and structuring the human capital, the development of youth and empowerment are pivotal steps that let young individuals to restrain from poverty and live a better and more satisfied life. The formation of human capital in youth acts as an integral factor for sustainable growth and an investment a nation has to conduct”. So if a government invests and handle its youth properly than surely they can actually contribute in transforming their lives and in real terms reduce the poverty problem.

According to Soomro, (2015) noted that youth are considered to be the vital and significant agents of social development and overall societal change most importantly in the developing economies. It is therefore important to plan and initiate the better policies for the positive engagement of youth into right direction and to design strategies for them so they can attain the market based in demand and appropriate skills and abilities. When considering the case scenario of Pakistan, out of the country’s total population it is estimated that below the age of 30 are sixty-eight percent among which between the age brackets of 15-29 years are around thirty-two percent. On this account, country stands among the countries with majority of youth in the world and second youngest in the South Asian region after Afghanistan (Najam, A., & Bari, F. 2017).

Although the global economy has shown recovery in past few years but the youth employment issue is still at worst with presently around 71 million youth is unemployed

while many millions are involved in informal jobs. According to the estimates by ILO, around 156 million youth in low and middle income countries are facing poverty even employed ones. So the issue of securing and retaining a decent work is complex and serious for vulnerable and marginalized youth while youth unemployment rate of Pakistan is estimated at 6.01 percent in 2019 (International Labor Organization, 2019). These statistics indicate a stressful situation due to the forecast that for the next three years Pakistan would stand in youngest countries but according to the Pakistan's UNHDR, 64% of the population is under the age of 30 which provides a unique opportunity for the social and economic uplift of the country whereby the latent potential of young people can be harnessed by providing openings for growth and personal development (Najam, A., & Bari, F. 2017).

One of the most important problems of the twenty-first century would be the creation of sustainable jobs for more than forty million additional persons joining the international labor market annually (Bock, B. B. 2011). In case of Pakistan, "The comparable age The specific unemployment rates of the twenties (20-29) and the early thirties (30-34), the latter 40 (45-49) and the early fifties (50-54) are increasing, while those of the early adolescents (10-14) and the late thirties (35-39) and the early forty (40-44), the latter 50 (55-59) and the sixties plus are declining over time "(Labor Force Survey, 2017-188).). (Awogbenle, A. C., & Iwuamadi, K. C. 2010) believed that for the human capital formation, youth development and empowerment are considered as pivot steps in life which let young individuals to restrain from poverty and live a better and more fulfilled life. Through this process of human capital built in youth play as an integral factor for sustainable growth that a state can invest on. Therefore, the youths need to be well prepared for their future that leads to poverty reduction.

The major issue the youth age bracket is facing, especially by the developing economies is that the major proportion falls among the category of NEET (Not in education, employment or trainings) which makes them even more vulnerable to fall into poverty net. “According to the ILO, the overall rise in the participation of young age bracket there is a promising growth in secondary and tertiary education; however, labor markets in many countries are currently unable to absorb the increasing pool of qualified young graduates. It is estimated that it would take around four hundred million new jobs to absorb the youth of today because of this drop in employment and the increase in the number of unemployed, young people are forced into the informal se (ILO publication, 2007). Majority of the policy developers and researchers conclude that entrepreneurship is a driving force across developed and emerging economies because of its role in fostering sustainable economic growth through job creation, creativity and market diversification (Dorado and Ventresca 2013; Edoho 2015). A French economist named Jean-Baptiste defined the term entrepreneurship as “The entrepreneur shifts economic resources out of an area of lower and into an area of higher productivity and greater yield” Therefore, (Acs, 2006) believed that "Entrepreneurship creation has the potential to generate employment through the emergence of new business ventures; the use of available labor and capital to build income, stimulate growth, boost the economy and increase national GDP, and reduce reliance on social welfare programmes. “In view of this crucial position, it is of no surprise that governments and other stakeholders around the world are proposing, formulating and implementing policies and strategies to build a business-enabled environment. A study conducted at Harvard University in May 2012 found that, “Promoting entrepreneurship was one of the most-cited and most impassioned recommendations” for strengthening Pakistan’s private sector while the enabling environment will lead to sustainable entrepreneurship, accelerating industrial

and economic growth in the country and establishing the essential foundations required for the commercialization of innovations (Acs, Szerb and Lloyd 2017b; Nambisan and Baron 2013).

1.2 Background of the Study:

According to the general agreement developed through past studies on the social protection schemes from the government, there has no clearly connected framework between the initiatives designed while many schemes are developed for the ad hoc responses towards the problem arisen by Related conditions or suggested by international donors' agencies. Even the Poverty Reduction Strategy paper suggest that majority of the social protection framework contains duplication or overlapped programs. The previous researches suggest that the schemes for the up lifting the social status of youth through provision of entrepreneurial opportunities faced a failure in past includes the Yellow Cab scheme in 1992 and President Rozgar Scheme in 2005, due to issues of recovery and monthly installments as well as the core causes of failures were that in such schemes there were lack planning and lack of monitoring, and review especially at the commencement and the interim performance of these schemes (Kalhor, M. S., Qureshi, J. A., & Shaikh, A. S July,2019). The real struggle for provision of social sustenance was initiated in 2000s, when the overall Global rise in fuel prices was recorded as well the transition of democracy in Pakistan demanded a dire need of comprehensive social protection programs so with that high ambitions in 2008, Benazir Income Support Program (henceforth BISP) was launched. This unconditional cash transfer enhanced the social allocations in Pakistan (Nabi, I. 2013). Later, a mega initiative with a title of Kamyab Jawaan Programme was designed under the flagship of UNDP Pakistan for specifically the young cohorts belonging from conflict effected areas and later launched nationwide by Prime Minister of Pakistan

Imran Khan in an attempt to provide the youth with engagement opportunities leading to economic empowerment and also for their social as well as political wellbeing. This initiative is an attempt to the fulfillment of global commitment of leaving no one behind and providing an access to the youth bulge an equal opportunity to get decent jobs.

The KJP was initially setup by the UNDP Pakistan in its response to the observance of youth bulge in the economy which were lacking the positive engagement opportunities and other youth focused developments leading to a situation where making them open towards the violence, conflicts and in worst situation making them a threat to country's security condition.

The efficient utilization of youth as a positive force for economic transformation and national progress is the critical factor and a biggest challenge as well. With this ambition to facilitate the young cohort belonging to the conflict effected areas of Baluchistan, Khyber Pakhtunkhwa and Sindh by constructing a positive environment that transform them into the representatives of positive change and development. Also the major objective behind this initiative was to generate and provide equal opportunities for all youth so they can actively engage into Pakistan's economic, social and political development processes which will help to make them empowered part of the society.

The duration of this initiative under UNDP Pakistan's is from 2018 till 2022. Where in 2018 UNDP Pakistan has engaged 3,838 youth comprised of 1298 women and 2249 men into jobs that helped in enhancement of their living standards and opportunities also 4200 youth received entrepreneurship and life skills training and 450 youth have encouraged to engage into different initiative related to the personal growth.

The PTI government on coming into charge made a part of central agenda to promote the social as well as economic status of young age bracket at both national and international level. Due to devolution of Ministry of Youth Affairs on Federal level was abolished and all the powers were fully transferred to the Provinces that contributed to the condition of lack of power to raise voice for resolving the youth issues and their rights. On taking charge, PM Imran Khan made one core priority that is the youth empowerment at national level. Keeping this perspective Usman Dar was appointed as a Special Assistant to the Prime Minister on Youth Affairs and created a Youth Affairs wing under his own supervision in the Prime Minister's Secretariat (Government of Pakistan, 2019). On his assistance a special framework was designed based on the components of 3 E's (Education, Employment and Engagement) which is known as National Youth Development Framework.

1.3 The Development of NYDF:

For the attainment of the current PM Imran Khan ambition the Usman Dar got selected as SAPM and for that a large scale discussions process held at the international, national, provincial and local level was conducted to understand the true problems faced by the youth bulge. This entire process leads to the formation of NYDF that works on the idea of 3Es: Education, Employment and Engagement. Taking this concept into pivotal concern the government designed an initiative KJP and through this aims to promote socio-economic empowerment in youth.

It has six core thematic areas such as Mainstreaming of Marginalized Youth, Employment and Economic Empowerment, Civic Engagement, Social Protection, Health & Wellbeing, and Youth-Focused Institutional reforms for the socio-economic development of youth in the country and explained clearly in the figure below:

Fig:1. Themes of National Youth Development Framework

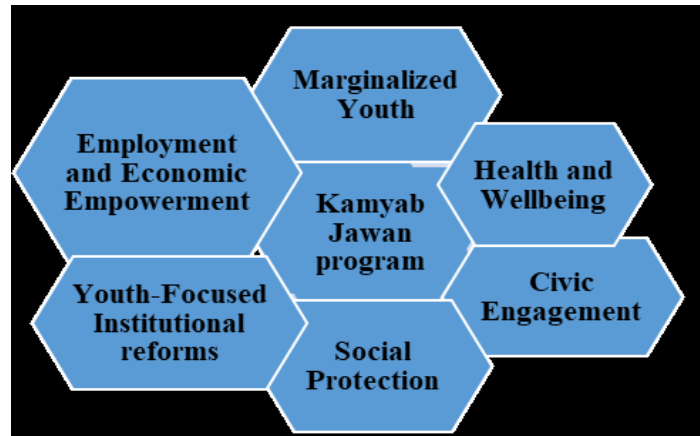


Figure 1: NYDF 2019 Government of Pakistan

Moreover, KJP aims to create a prominent impact for social and economic empowerment of youth in various sectors of the economy while this study aims to explore the effectiveness of KJP for youth empowerment through the job creation from entrepreneurship as well as from youth engagement and also will explore the factors that ensures the potential of this program in reducing the vulnerability of poverty among the youth cohorts.

1.4 Introduction about Kamyab Jawaan Program:

PM KJP is a flagship initiative of PM's Youth program, intend to create a national startup ecosystem which will introduce trainings and developments related to entrepreneurship to one million youth and launch 10,000 startups by 2023 till next five years, as well as create jobs and economic activity in an overall, adaptable and arguable way and to give main point of contact for the entire Startup ecosystem that will help to enable knowledge interchange and access to the both investments and funding. The program is developed for beginners and give a detailed picture about the path towards developing business and also creates a basic foundation of practical knowledge on entrepreneurship and its socio-economic impact and is available for all e.g. Students and entrepreneurs from partnering Universities, Colleges, Technical Institutions, and

Madaris and early-stage startups. It is basically to learn how to start your own ideas, take practical entrepreneurship training, get in an incubation program, and graduate from it.

This program has 6 main components as follows Startup Pakistan, Hunermand Jawan-Skill for all, PM's Youth Entrepreneurship Scheme, National Youth Internship Program, Youth Engagement Program, Green Youth Movement.

1.5 Objectives of the Program:

Main objectives of this program are following:

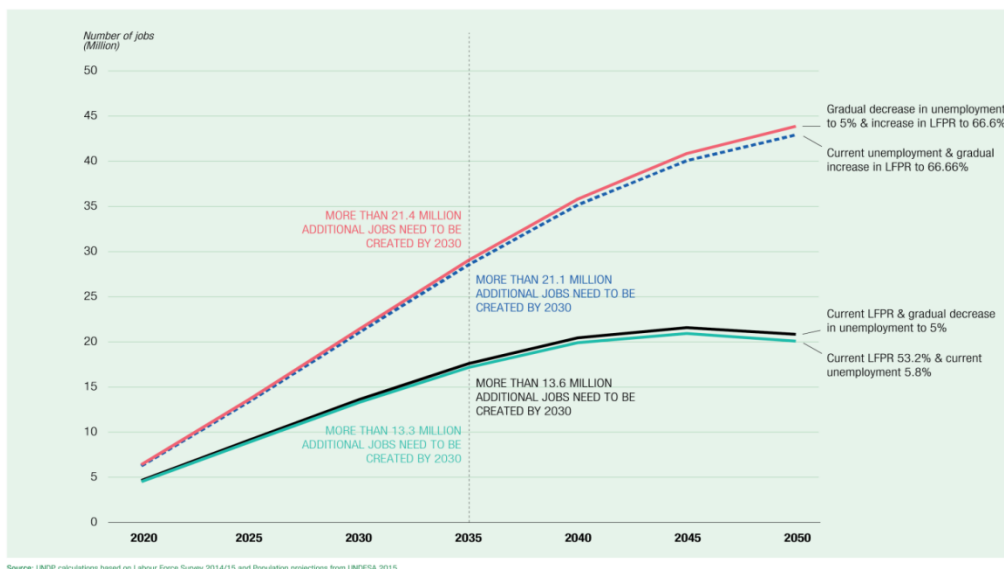
- i. To facilitate provincial governments with their youth-led policies and programmes to improve collaboration for inter-governmental youth development.
- ii. To foster public-private partnerships for research, operation and creation of HR.
- iii. Promote public-private partnerships for research and development, human resource growth and interventions.
- iv. Set pro youth programmatic criteria for strategic collaborations with international development bodies.
- v. Promote initiatives focused on youth social empowerment, jobs, civic participation, literacy, education, health and well-being.
- vi. To promote formal and non-formal education, technical and vocational skills, digital skills financial inclusion, social entrepreneurship and micro-business support for youth employment and economic empowerment.
- vii. To Fulfill Pakistan's global commitments through youth engagement to achieve youth-specific SDGs while focusing on mainstreaming marginalized youth groups.

1.6 Purpose of this Study:

Pakistan is currently experiencing a demographic bulge which is critical factor to handle in order to gain economic growth. If Pakistan experiences economic growth at a sustained pace the exploding youth population will not get a chance to absorb into the workforce that will lead to the potentially disastrous impacts (Najam, & Bari, 2017). It is important to prepare better policies for the engagement of youth in the right direction and to prepare the youth bulge for their due role in the society through empowering them with due skills and capabilities (Soomro, & Shukui, 2015). So for the accomplishment of the commitment to achieve SDGs worldwide sustainable development, many initiatives are launched by now and likewise an initiative is launched by the government of Pakistan as well whereas for the effectiveness of any initiative, a correct evaluation of its potential plays an integral role. The need for Kamyab Jawaan is critical, as poverty is both the root cause as well as a consequence of multi-faceted development problems in Pakistan while such deprivations restrict individuals from participating in economic activity for improving their well-being, hence keeping them locked into the poverty trap. Also with the rapid increase of youth unemployment and lack of proper engagement into positive initiatives makes this demographic bulge more vulnerable to crimes and many psychological issues.

So this enduring study is conducted to measure and critically evaluate the potential of Kamyab Jawaan Programme in uplifting the socio economic conditions of the youth of Pakistan. Therefore, the purpose of this evaluation study was to critically examine the potential outcomes of Kamyab Jawaan program in uplifting the socio-economic conditions of youth of Pakistan through alleviating the youth unemployment issue and also to analyze the potential factors that will result to make this Programme a major success.

Number of additional jobs required under different labour force participation rates (2015-2045)



Source: (LFS, 2017-18)

1.7 Research Questions:

The research questions of this evaluation study are enlisted below:

- I. What are the factors that ensure the success of Kamyab Jawaan Program?
- II. Would the Kamyab Jawaan Program be addressing the youth of lower income group of Pakistan?
- III. Would the Kamyab Jawaan Programme is reducing the unemployment issue of youth of Pakistan?

1.8 Research Objectives:

The research objectives of this study are enlisted below:

- To evaluate the factors that ensures the success of Kamyab Jawaan Programme.
- To evaluate the potentials of Kamyab Jawaan Programme in addressing the lower income group of youth of Pakistan.
- To evaluate the potentials of Kamyab Jawaan Programme in reducing the unemployment issue of youth of Pakistan.

1.8 Significance of the Study:

This enduring research aims to contribute through giving a clear picture about how KJP in helping in uplifting the socio-economic conditions of Pakistan's youth, as it gives an estimate about the initiative's practical implications and its potential outcomes. This research is providing the policy recommendations, so it will help the government officials and practitioners who are working on programs initiatives for tackling the youth unemployment issue. Most importantly, it will help to give guidelines about the factors that actually make a program for social safety net a success or a failure. Also the organizations including Pakistan Poverty Alleviation Fund (PPAF) and many other can get the details from this and it will help in getting a situation of program reach.

1.9 Motivation of the Study:

The researcher has a keen interest in the domain of youth empowerment and the sustainable development. Pakistan, the land which is enriched with talents but as it is facing a youth bulge which is leading to the saturation in Labor market. Every six months, youngsters are stepping out with degrees and many big dreams but later get hit by the reality of less job opportunities. The youth age bracket who are the 64% of total population struggles to raise their voices and many of them are usually unsure about how to survive the market competition also the positive engagement opportunities are not available for them. Due to this many of them struggles with accepting the change they come across in the transition phase so they fall into the net of underemployment or unemployment problem. The high rate of crimes and mental illness like depression or anxiety are also the issues associated with this.

Being a young Pakistani and directly encountering the challenge of the transition period i.e stepping from education to seeking for the employment opportunities. The researcher observed that when majority of the youngsters stepping into the job market

their sole lens is set on the job seeking approach instead of job creating which can actually on the macro perspective is resulting into the high unemployment issue. So this factor encouraged to study the program initiative that is claiming to promote the job creation approach and becoming a voice to the Jawans.

1.10 Focus of the Study:

This is a youth based study and the focus is on three out of five components of KJP such as Youth Entrepreneurship Scheme, Startup Pakistan and Hunarmand Jawan-Skills for all.

CHAPTER 2:

LITERATURE REVIEW

In this section such studies are reviewed that are related to youth based initiatives in order to found effectiveness between policy initiatives for youth skill development that raises the chances of employability, youth employability and entrepreneurship, reduction in poverty that leads to the empowerment of youth.

2.1 Youth Skill Development for Youth Employability:

According to Becker's (1964-94) Human capital theory, education and training are the most important investments in human capital. Empirical evidence associates higher education levels with higher probabilities of finding work and earning more money.

Wolf, (2002) considered the outcomes of educational attainment it has positive effect on the desired labor market results but the author cannot consider them as a divine and unjustifiable economic benefits of education. (Munsech 2014) found that the inverse association between education and unemployment is particularly important for young people, considering that, for most, education training is the only way to demonstrate skills and experience on the labor market. So in order to successfully grasp a good job to meet the structural change in labor market the critical factors which needs to be fully address that the labor force needs to be fully equipped with the recent and most relevant skill trainings as well as with attainment of education. Furlong, (2006) the focused was always to change the education system to resolve the economic issues encountered by young people in the current economic climate which convert the socio economic in disadvantages of encountered while (Ryan 2001, Quintini, 2007, Expósitos 2015) investigated and found that High unemployment rates and macroeconomic problems have been associated with high youth inactivity, which is why young people are more

likely to drop out of work when there is a serious lack of jobs, whereas those who are already unemployed appear to be less driven to pursue work. (Furlong, 2006; Pring, 2009; Levin, 2010) Identified the outcomes of labor market and education basically depict the socio economic disparities that exists in the wider society and the structural issues requires structural responses and the policy interventions. SEU, (2004) explained that the ability of young people to make a successful transition from school to further education, employment, or training has been identified as being a crucial safeguard against social exclusion and for ensuring better pay and employment prospects in later life. Mason, (2009) Investigated the graduate survey data examined the influence of various employability skills based initiatives on the functionality of graduate labor markets and found that the structured work experience and employer involvement have a clear positive impact in attaining an employment.

2.2 Youth Employability and Entrepreneurship development:

Entrepreneurship is derived from an interpretation of the French term *entreprendre*. Entrepreneurship is therefore the process of recognizing activities related to the discovery and exploitation of market opportunities while assuming their associated risks. Entrepreneurship requires taking risks, since incidents do not build new companies (Engelhoff, 2005).

According to Anyadike, Emeh and Ukah (2012) explains that nowadays job creation is the most vital challenge faced by the world economies while considering a job creation as an entrepreneur is a role in which a person needs to learn that how to analyze the immediate needs of the society and comes up with the most appropriate solutions. The entire strategy of society's problem-solution analysis is a process that facilitates in the creation of new opportunities for the active engagement and participation of human effort which is known as 'Job creation' where it is considered that job creation happens

when entities are established by entrepreneurs and need people with prerequisite skills to apply for vacant positions offered. Jhingan (2011) found that the low rate of capital creation in LDCs is a strong factor responsible for low entrepreneurial potential. He agreed that while LDCs are characterized by a limited market size, a lack of resources, a lack of private property and contracts, entrepreneurship is the focal point of the economic development process. He compared the spirit of nationalism, therefore, to that of entrepreneurship. (Tijani, 2004) observes the entrepreneurs successfully run innovative enterprises, nurture them to grow and sustain them, with a view to achieving broad socio-economic development goals. In essence entrepreneurs through entrepreneurial development create job opportunities.

According to Spigel (2016) observation, He pointed out that initiatives to promote entrepreneurship administered by either the government or other stakeholders are a crucial catalyst for the growth of entrepreneurial ecosystems. According to Larson, & Walker (2010) study in which he used a qualitative based analysis the researcher arranged 12 programs regarding the experiences of leaders and followed this to over 2-9 months' periods which lead to the finding of 250 dilemma situations. Analysis found 5 categories and 12 subcategories that reflected different kinds of deliberation. The study also concluded in their results that experienced leader's responses towards the challenging dilemmas are through youth centered techniques which balanced the multiple discussions and they also built an argument that researchers should focus on exploring effective responses of leaders than just on the features of high quality of programs.

So it is to be evident from the research that the high quality of a programs and interventions are important but the response of leaders is way more key role players.

2.3 Program Initiatives for Poverty Reduction:

Alleviating abject poverty is a difficult problem. Despite three decades of development efforts by agencies and governments, abject poverty still dominates many parts of the globe (Stiglitz, 2002). According to analysis by Fontes (2010) it is discussed that the economic growth in several countries and regions around the world before 2008 as well as in several middle-income countries for some years afterwards are the persistence of extreme poverty and the raise of social disparities continued to affect the life of people (Particularly younger cohorts). Some societies, such as China with manufacturing, South Korea with autos and personal electronics, Bangladesh with garment manufacturing, and Taiwan with laptop computers, have responded to entrepreneurial activities and grown economically while others have not made progress (Easterly, 2006). These mixed results have encouraged many entrepreneurs to transcend boundaries around the world, lowering barriers and forming linkages among cultural values, national policies, and economics (Murphy & Coombes, 2009).

Instead of a temporary phenomenon, the persistence and the raise of social inequalities are an inevitable consequence of the current phase of capital in its ongoing process of expropriation. Grosh et al. (2008) found out that the SSN initiatives are capable of helping to achieve, in particular, four general targets that may be the sequential target of poverty reduction. Firstly, the SSN programs have an immediate impact on the elimination of disparities and hardcore poverty, secondly, promote better investment by poor families in the foreseeable future, thirdly, help targeted poor households handle various threats, such as natural or idiosyncratic risks, and fourthly, assist governments in formulating useful economic reforms.

Once out of employment, education and training young people stop accumulating human capital through formal channels and may be at risk for poverty and social

exclusion (Chen 2011; Eurofund 2012; Alfieri et al. 2015). The unemployment is the risk and represents a sources of stress which obstruct or threaten access to the resources provided through work (Creed & Macintyre, 2001; Selenko & Batinic, 2013). (Musa, 2020) found a strong positive relationship between government intervention programs and poverty alleviation.

2.4 Program Initiatives for Promoting Entrepreneurial Ecosystem:

Till 2008 cash transfer programs have benefited 150 families in Asia, Africa, Latin America and Central Europe (Garcia, Moore et al. 2012). The instinct for entrepreneurship is inherent, many also argue that it is possible to stimulate entrepreneurship by political action (Clelland and Winter, 1969) where (Sue and Dan,2000) argue that creating macroeconomic policies that could support and provide resources for those who would want to improve and expand their business would not be wrong for the government. Entrepreneurship support is a critical policy problem especially because the surviving new companies tend to increase the jobs and economic development of any economy. Batool, et al (2012) conducted an evaluation of the outcomes of National Internship Program which was introduced in Pakistan by the government for the graduates during 2006 to 2010 through using questionnaire survey from the 90 benefiteres and from results suggested that such programs should be encouraged by the Public sector as such initiatives will help to narrow down the gap between the theory and practice but it requires the need to enhance the monitoring for the smooth effectiveness and functionality of such programs. One of the responses to the challenges of development in the developing countries is the encouragement of entrepreneurial development scheme; Nigeria had even taken more vigorous steps by including entrepreneurial studies in her school curriculum, the belief of policy makers is that such decision will instill entrepreneurial spirit in the mind of her students, so as

to prepare them for wealth creation through small scale business (Fasua2006). If successful, entrepreneurship is likely to result to small and medium scale enterprises which is critical in the life wire of any nation. Robust economy growth cannot be achieved without putting in place well focused programs to reduced poverty through empowering the youth by increasing their access to factors of production, especially credit (Otero, 2000). The demand capacity of the poor for entrepreneurship would be significantly enhanced through the provision of micro finance credit services. In a study on the role of micro finance, entrepreneurship and sustainability in poverty alleviation, Ojukwu (2004) concluded that micro finance and sustainable micro enterprises have economic benefit and it affect the quality of life for the micro entrepreneur. Ojo (1997) has defined support for micro enterprises in terms of asset building. He believes that micro enterprises programs attempt to help people to build human, financial and social capital for the development of very small business that will improves peoples well-being. This asset development paradigm highlight the usefulness not only of loans for financing capital and training for human capital but also saving services for financial capital and network for social capital. Other than economic benefits there are some social benefits of micro enterprises and micro finance development. (Cheston, 2002) mention that the social development approach of micro finance is based on the premise that people should earn money by investing in viable micro enterprise. They should earn profit from their enterprise; major share of the profit should be reinvested into the enterprises for their growth, the other share of the profit should be spent on social development, i.e. health, education, housing, etc. Ghalib, et al (2015) found the positive impact of microfinance programs on the participating households from using the Primary Empirical Data collected from households by interviewing 1132 comprised of both Borrower and non-borrower households from 2008 -2009 and examined the

impact of microfinances in alleviation of poverty in Pakistan which was analyzed through controlled sample selection biases from propensity score matching technique. Khanna, M., Kochhar, N., & Palaniswamy, N. (2015) used the Propensity score matching methods to evaluate and examine the effect of a participatory livelihood intervention on the Tamil Nadu Empowerment and poverty alleviation project (PVP) through empowering women and the rural poverty, enhancement of economic welfare and through facilitation of public action and the results found the significant effect of PVP on alleviating the incidence of excessive debt cost and widen livelihood participation also with the traces of women empowerment and rise in political participation. M. N. Mohd Shariff, C. Peou, et al. in 2010 examined government policy is a moderating effect on the relationship with entrepreneurial values, firm financing, management, market practices and growth performance of SMEs in Cambodia. They used survey questionnaires from 220 SME owner-managers in the City of Phnom Penh in Cambodia and used hierarchical multiple regression method for analyzing the data. They found that there was a positive relationship between entrepreneurial values, firm financing, management, market practices and SME growth performance as hypothesized. They also found that government policy have an important role as full moderator in such relationships.

Orso, and Fabrizi (2016) identified the employs data from the Bangladesh Demographic and Health Survey (2004) and Structural Equation Model with categorical observed variables explore that how women's empowerment is related to partner's attitudes, participation in microcredit programmes and a set of other socio-economic factors, the result findings explained that participation in microcredit programmes has a positive impact on both the empowerment's dimensions considered, while partner's attitudes

effect is weaker, proving that gender community norms are likely to be rooted in women's minds regardless of the partners' perceptions of women's status.

Pineda-Herrero et, al. (2018) used questionnaire administered to young people from Catalonia between the ages of 10 and 25 (n=1067) to search for the elements involved in youth empowerment to formulate socio-educational programmes that helps and enhance the lives of youth under HEBE project which focuses on the clarity on different lines of work and action. Balogun, A. (2019) used the both primary and secondary data from the beneficiaries and FCT-MDGs i.e microfinance banks collected through the copies of questionnaires administered on 86 youths from the policy documents and files as well as six area councils and through the adoption of survey based methodology and employing the multiple regression analysis which leads to the result found that micro-finance scheme has significant positive impact on the entrepreneurial development of youths and it is suggested that the use of such schemes are effective for rapid pace entrepreneurial development, poverty alleviation and wealth creation among youths. Gill et, al. (2019) used the data collected from Randomly Selected Respondents (n ¼ 275) who are studying in Higher Education Institutions of Pakistan through questionnaire and multiple secondary data sources explore the relationship between youth empowerment and sustainable development with regard to Prime Minister's Youth Program and found the respondents to be satisfied with the initiatives and explain it as a valid effort towards Youth empowerment. Ogamba, I. K. (2019) critically examined the Youth Enterprise with Innovation in Nigeria (YouWiN) programme and its relevance as a youth economic empowerment programme through the perspective of the UNDP Strategy entry points for promoting economic empowerment of youth and extant literature on critical youth empowerment using participatory development theories and it a significant intervention towards the entrepreneurship development.

CHAPTER 3:

DATA AND METHODOLOGY

The triangulation technique is usually considered as an effective one in social science which is the mixing of data or methods so that a variety of points of view or a detailed perception can be gathered to get the detailed understanding about a topic. Basically it involves mixing of various methods to find out the results; however, an individual method is applied to find out answers of one specific area of research. Denzin (2005) suggested that the mixing of survey data and interviews are a better way of using the triangulation technique. So basically it is the utilization of both quantitative and qualitative analysis tools. Ritchie (2003) suggested the mixed method for utilization of both qualitative and quantitative study design approach of research.

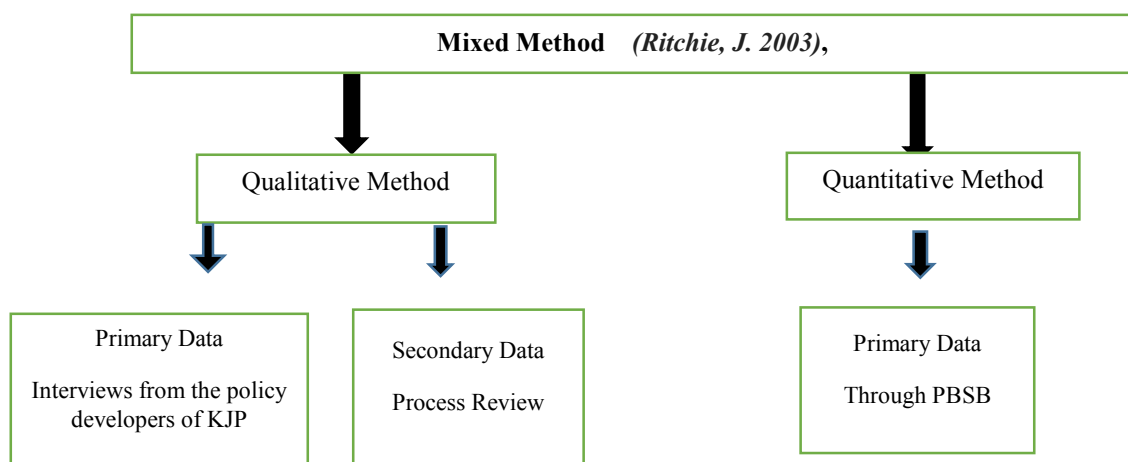
This study has used the triangulation technique approach for evaluation of KJP which is the use of both qualitative and quantitative research methods with an aim to critically review the program effectiveness and beneficiary feedback. A sensible use of qualitative and quantitative analysis methods and techniques leads to an efficient design of study.

The quantitative methods provide statistical accuracy and thus demonstrated the insights that will lead to analyzing the on ground realities using the perception based survey through structured questionnaire from the beneficiaries. The perception based survey of KJP program helped in gathering detailed information about their experience with the association from this program and also to analyze that the candidates selected belongs to lower income group or not whereas the qualitative part helped in obtaining the required information through techniques ranging from formal in-depth interview

using a structured questionnaire from the policy maker, focus group discussions with program coordinators for analyzing the strengths and weaknesses of KJP.

The quantitative data proved helpful in analyzing the on ground realities using perception survey through the structured questionnaire. In the context of the KJP, the quantitative tools provided detailed information about the indicators on income, expenditure, poverty level, entrepreneurial advancement amongst the beneficiaries and program literacy assessed whereas the qualitative research (process review) was used to: understand the ‘processes’ of selection of candidates including the criteria and issues in processing of loan, the program structure and potential factors that will lead to the success of this program. These findings helped in identification of bottlenecks and provide feedback for policy changes and strategic reviews. The qualitative process review allowed capturing of all processes in the delivery as well as program structure spectrum. The beneficiary feedback survey allowed to understand variability in targeting, inclusion and exclusion errors, and the way KJP initiatives are working for different population segments: gender; youth and residents of different regions. The study areas are from the beneficiaries belonging to different provinces.

Figure 2: Methodological Framework:

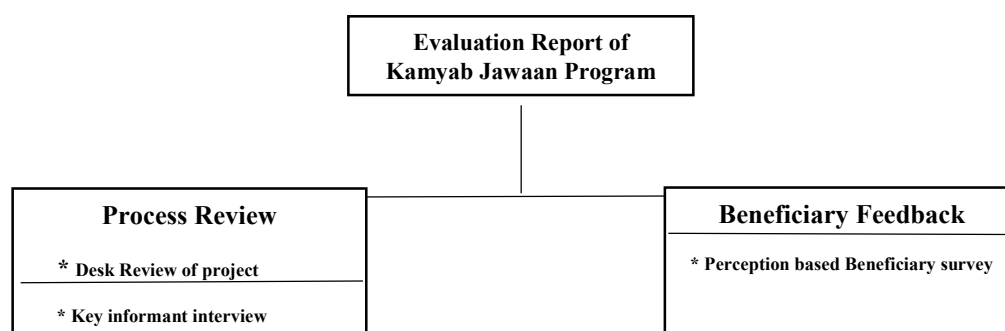


3.1 Research Design:

This enduring research has followed the pragmatic viewpoint as a research philosophy to explore the potential of the KJP in reducing the problem of youth unemployment, poverty and also the factors that are critical for its success. This study has used an additive inference approach as the researcher has used known premises for generating testable conclusions while data for this study have collected from both the primary and secondary sources, respectively while the both qualitative and quantitative data collection techniques are utilized. So the research strategy is mixed method with a cross-sectional time-frame i.e. within selective time period.

A systematic representation of the research design used for evaluation of KJP is provided below in the figure:

Figure 3: Proposed Research Design of Evaluation Report of KJP



3.2 Data Collection:

The analysis primarily depends on the outcomes obtained from the collection of primary data but also from the secondary data as well. One set of data is gathered from the structured questions during an in-depth interview with policy makers and also from his team for gauging the perspective and their point of views and hence to gain detailed knowledge about the KJP. This has conducted to better analyze the factors that are critical for the success of this program. The other data set is comprised mainly the

quantitative part which is gathered from the structured perception based survey filled by the beneficiaries of KJP in which my target population was mainly the candidates associated with the phase 1 of PM Youth Entrepreneurship Scheme (YES) and Startup Pakistan who are getting entrepreneurial trainings along with that are potential candidates for getting the financial assistance (Loan for establishing their businesses). Basically two methods are employed for collection of primary data while for secondary data the process is conducted through the content analysis and in-depth review of the similar initiatives offered by the government also the websites of KJP and its support partners.

3.2.1. Process Review

For conducting a detailed review through observing the following resources:

- Manuals and documentations available on the website of KJP.
- Screening criteria of potential beneficiaries of KJP.
- Eligibility criteria of KJP.
- The details available on the sites of Startup Pakistan, Ideagist, SMEDA, NAVTCC and UNDP.
- Monitoring and reporting mechanisms
- Assessment of the proposal submitted by a beneficiary.
- Assessment of loan applications.

The prime purpose behind this process review is to assess different processes in order to get the insight knowledge about this program and to get the in-depth details related to the efficacy of the program. A structured interview was conducted from the stakeholders who are the minds behind this initiative.

3.2.2 Key Informant Interviews (KII)

Key informant interviews of the official policy makers were conducted on one-on-one basis with mainly two in number and also with the team of five program coordinators through a structured questionnaire. Interview was conducted with Shahzad Gull who is among the architects of the KJP and mainly works on the Startup Pakistan initiative and also with Qasim Cheema and his team of coordinators of five members. During an interview a detailed discussion on a structured in-depth questionnaire session was conducted regarding the idea behind the program, program efficacy and how it is the ultimate solution for the problem of unemployed youth bulge were asked to gather the opinions of the important stakeholders involved. Moreover, suggestions regarding the difficulties they faced in the phase 1 was asked from all the respondents that will be helpful in the policy reform process in future.

3.2.3 Perception based Survey of Beneficiaries of KJP (PBSB):

Through filling of online structured questionnaire, a primary quantitative data is being collected to document the opinion and perceptions of the beneficiaries of KJP. This particular survey is designed and conducted with an aim to get the detailed experiences of KJP and how effective this program is in providing entrepreneurial skills, to analyze the candidates selected are actually from the lower income group or not and is this program actually going to be an ultimate solution for the youth bulge problem or not. Use of PBSB helped with the analytical part of the research conducted as well help in advocating the policy implications. The utilization of PBSB acts as a vital instrument for the provision of quantifiable evaluation of the initiative performance as well as its potential outcomes. Through this survey the level of satisfaction of beneficiaries, their previous record of receiving the financial assistance, Employment status, Income and their expenditures are also examined.

The questionnaire for recording the beneficiary feedback under PBSB the researcher has covered the key aspects enlisted below:

- a) Demographic profile of respondents and their families.
- b) Socio Economic Characteristics of the households.
- c) Income and the Expenditures conducted on monthly basis.
- d) Understanding of KJP and its key characteristics.
- e) Level of satisfaction with the trainings provided.
- f) Intentions towards the utilization of the loans provided for starting of the business.
- g) Plan towards the paying back of the loan.

3.2.4 FGD

For gathering the qualitative feedback of the target groups a separate interview is conducted with three selective beneficiaries of KJP via Zoom app. The scope of the FGD was to address all those problems which are qualitative in nature. A direct response is recorded through questions covering every minute details of the program

3.2 Sampling Methodology:

The sample size for this study is 200 beneficiaries of KJP while the sampling technique utilized is through convenience sampling. The perception based survey of beneficiaries is conducted by filling structured questionnaires. Representative sample from all over the Pakistan is calculated with confidence interval 95%. For this research, two hundred questionnaires got filled through online by sending each and every individual beneficiary an email via platform of Ideagist Global which is a support partner of KJP. The key informant interviews are conducted on one-to-one basis with the policy maker and the team at Islamabad also from two selective beneficiaries of KJP via online using

Zoom app due to the pandemic situation. The total number of Key informant interviews conducted is eight in number which are comprised of one policy maker, five members from the team of another policy maker and two selective beneficiaries of KJP.

Table 1: Survey tools and sample sizes.

Methodology	Tool/Instrument	Focus Area	Analysis	Sample Size
Process Review	*Review of documents.	*Manuals and documentations available.	Qualitative	Desk Data (Secondary Data)
Feedback and Perceptions of beneficiaries	*Perception based Survey of Beneficiaries	*Individual Beneficiaries	Quantitative	200 Respondents (Beneficiaries)
Key Informant	*In-depth structured Interviews	*Policy makers of KJP	Qualitative	7 KIIs from different stakeholders

3.3 Data Analysis:

Quantitative analysis utilized the structured (PBSB) responses on questionnaires which are analyzed using the software Statistical Package for the Social Sciences (IBM SPSS Statistics 2.0). All the responses are coded accordingly and every single SPSS data entry is coded, before it is entered into the computer while the KI interviews as well as the FG interviews are analyzed manually which is utilized for the qualitative analysis. In this way mixed method approach helped in attaining the research objectives of the study in an efficient and effective manner.

CHAPTER 4:

DATA ANALYSIS

4.1 Introduction:

The analysis chapter has a key focus with the detailed analysis of quantitative and qualitative information which is gathered through perception based beneficiary survey conducted via online, with the facilitation of Ideagist platform and one-to-one interviews with policy makers.

The quantitative results are based on the survey through convenience sampling in which 2000 emails were sent to the KJP beneficiaries but received 200 respondents.

The qualitative findings are from three KJP beneficiaries are interviewed, to get in-depth information about their experience and recorded their statements as well which all are conducted via Zoom app and also 7 KIIs are conducted from policy makers to get the detailed insights about the program.

4.2 Quantitative Findings and Analysis:

Every single question designed for structured questionnaire is selected to get the clear response from the respondents and convenience sampling technique is utilized. Initially, 2000 emails were sent to the registered beneficiaries from KJP through the platform of the support partner company of KJP named Ideagist but received 200 responses by the respondents.

The profile of beneficiaries are including the details such as: their full names, email addresses and the demographic characteristics (Age, gender, province and field of study) and socio-economic conditions (Current employment status, income as well as

expenditure on food, utility, health and asset purchases) and analyzed through SPSS software.

4.2.1. Respondents Profile:

The respondents profile has mainly comprised into age, gender, and province, level of education (Enrolled in which current degree level) is categorized and represented into composition as followings:

Frequencies of Province wise Representation:

The beneficiaries were classified on the basis of the percentage representation from the Pakistan's provinces such as: Punjab, Sindh, KPK and Baluchistan are respectively 51.5 %, 25 %, 21 % and 2 %. According to the population size of provinces the respondents are representing the true population division i.e the population in Punjab is more than Sindh, KPK and Baluchistan.

Table 2: Province wise representation of sample

Province	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Punjab	103	51.5	51.8	51.8
Valid Sindh	50	25.0	25.1	76.9
Valid KPK	42	21.0	21.1	98.0
Valid Baluchistan	4	2.0	2.0	100.0
Valid Total	199	99.5	100.0	
Missing System	1	.5		
Total	200	100.0		

4.2.2 Frequencies of Gender wise Representation:

Over all considering among the gender wise distribution the total of 20.10% were the females while 79.90 percent were the males. Considering the province wise distribution of representation, the male percentage in Punjab, Sindh, KPK and Baluchistan is 71.80 percent, 92 percent, 88.10 percent and 50 percent respectively while female representation in Punjab, Sindh, KPK and Baluchistan is 28.20 percent, 8 percent, 11.90 percent and 50 percent respectively.

*Table 3: Province * Gender cross tabulation*

Province	Gender		Total
	Male	Female	
Punjab	71.80%	28.20%	100.00%
Sindh	92.00%	8.00%	100.00%
KPK	88.10%	11.90%	100.00%
Baluchistan	50.00%	50.00%	100.00%
Total	79.90%	20.10%	100.00%

KJP claims to promote the entrepreneurship culture and eco-system in the economy irrespective of gender but a minimum 25 percent representation is appreciated for females. To encourage towards self-employment but the results are showing 20 percent which is quiet less, so there is a need to encourage young females to step into starting their businesses.

4.2.3 Age wise Representation of Beneficiaries:

In the table 5.2, the distribution of sample is according to the provinces they belong to and their ages. The results indicates a high representation from the age bracket of 16-

22 with an average age of 19 years. The overall from Punjab has the highest representation of the age bracket 29 and above with 54.3% and Sindh also has more representation from 29 and above while KPK has more youth from age bracket 22-29 with 24 % while the overall representation of Baluchistan is very low but it also has more representation from 22-29.

Table 4: Province wise age representation of sample

Age	Province				Total
	Punjab	Sindh	KPK	Baluchistan	
16-22	51.7%	28.3%	18.3%	1.7%	100.0%
22-29	51.0%	22.1%	24.0%	2.9%	100.0%
29 and above	54.3%	28.6%	17.1%	---	100.0%
	51.8%	25.1%	21.1%	2.0%	100.0%

According to the table 5.2, the results are showing Punjab and Sindh have more representation of candidates with age bracket more than 29 and above years. It is a common observation that this age bracket usually face less difficulty in terms of financial constraints and prior expertise, managerial skills as majority of the individuals lie in this bracket are somehow the part of labor force and are currently working on full time or part time employment basis. So in this way the risk involved with paying back of loan is low but the results in KPK and Baluchistan are showing the majority of the population from the age bracket 22-29 which is in general comprised of individuals who are currently involved in completing their education or the ones just facing the transition period of completion of their degrees and stepping into the job market. Therefore, they are more open towards the financial constraints, lack of skills and even

have no prior experience of the labor market. GEM (2004) found that young people are more vulnerable to have comparatively lower access to financial capital from inheritances or from capital accumulated in house ownership or from personal savings.

Due to this, their risk of getting into the trap of unemployment is high so by provision of trainings and loans to this bracket on one hand reduces the risk of this age bracket to fall into unemployment problem but on the other hand the risk of loan defaults is also involved with it.

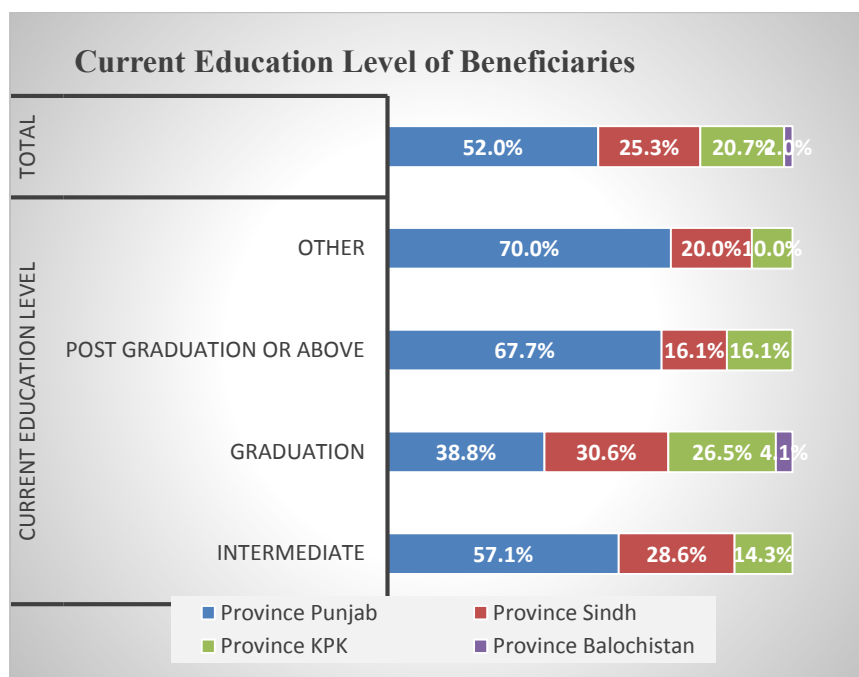
According to Storey and Greene (2010), the young entrepreneurs who are facing the financial constraints than it leads to questioning the sustenance of the businesses in long run because under-capitalized businesses are more likely to fail.

4.2.4 Current Level of Education wise Representation of Beneficiaries:

The bar chart 4.1, represents the province and current level of education wise representation of beneficiaries. The respondents may be classified into four education groups such as: The representation of respondents from Punjab province are enrolled maximum into Graduate and above with (67.7%) while the respondents from Sindh are mostly enrolled in Graduation (30.6%) Province KPK has also most representation from Graduation degree program (26.5%) and same in Baluchistan (4.1%).

*This represents that among the four degree classification into groups as Intermediate, Graduation, and Post-Graduation and above and others (Representing that the candidate may enrolled into any certification or some technical program etc.).

Figure 4: Level of Education wise Provincial representation



4.2.5 Field of Study wise Representation:

Table 4.4 represents the respondent’s age and their field of study. The age bracket between (16-22) has highest representation in Natural Sciences (35%) which is showing that this group has more interest in pursuing the business startup while (22-29) group has also interest in Natural Sciences (33.3%). The age bracket (29 and above) group are mostly showing from Business Studies (25%) field which may be due to the situation that after attaining a degree and field experience and then pursuing a business startup.

Table 5: Age * Field of Study Cross tabulation

Age	Field of Study							Total
	Natural Sciences	Social Sciences	Biological Sciences	Business Studies	Engineering	Humanities		
16-22	35.0%	1.7%	8.3%	20.0%	20.0%	15.0%	100.0%	
22-29	33.3%	5.7%	6.7%	22.9%	21.0%	10.5%	100.0%	
29 and above	8.6%	22.9%	11.4%	25.7%	20.0%	11.4%	100.0%	
Total	29.5%	7.5%	8.0%	22.5%	20.5%	12.0%	100.0%	

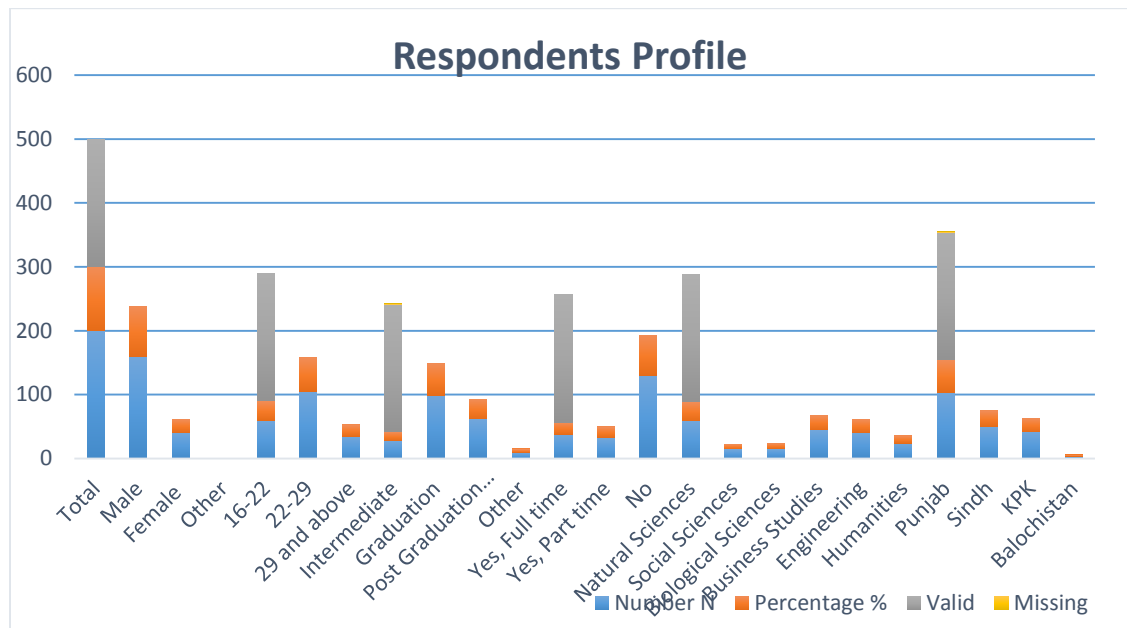
4.2.6 Overall respondent's profile:

The below enlisted table is representing the entire profile of the respondents showing the Gender composition, Age composition, Province representation, Education level, Employment Status, Field of study.

Table 6: PBSB respondent's overall profile:

Particulars		Number	Percentage	Valid	Missing
		N	%		
	Total	200	100	200	0
Gender	Male	159	79.5		
	Female	41	20.5		
	Other	0	0.0		
Age	16-22	60	30.0	200	0
	22-29	105	52.5		
	29 and above	35	17.5		
Education	Intermediate	28	14.0	199	1
	Graduation	99	49.5		
	Post-Graduation or Above	62	31.0		
	Other	10	5.0		
Employment Status	Yes, Full time	38	19.0	200	0
	Yes, Part time	33	16.5		
	No	129	64.5		
Field of Study	Natural Sciences	59	29.5	200	0
	Social Sciences	15	7.5		
	Biological Sciences	16	8.0		
	Business Studies	45	22.5		
	Engineering	41	20.5		
	Humanities	24	12.0		
Province	Punjab	103	51.5	199	1
	Sindh	50	25.0		
	KPK	42	21.0		
	Baluchistan	4	2.0		

Figure 5: Graphical Representation of Respondent's Profile



4.2.7. Analysis of Perception based Survey of Beneficiaries (PBSB):

PBSB is designed as structured questionnaires divided into four main parts which is divided into as following:

- i. Socio Economic Characteristics of the Respondents.
- ii. Expenditures of the Respondents.
- iii. Awareness about the program.
- iv. Satisfaction with the trainings provided.

For gauging the level of satisfaction a Likert scale is used.

The results are as follows:

4.2.8 Socio-Economic Conditions of Beneficiaries:

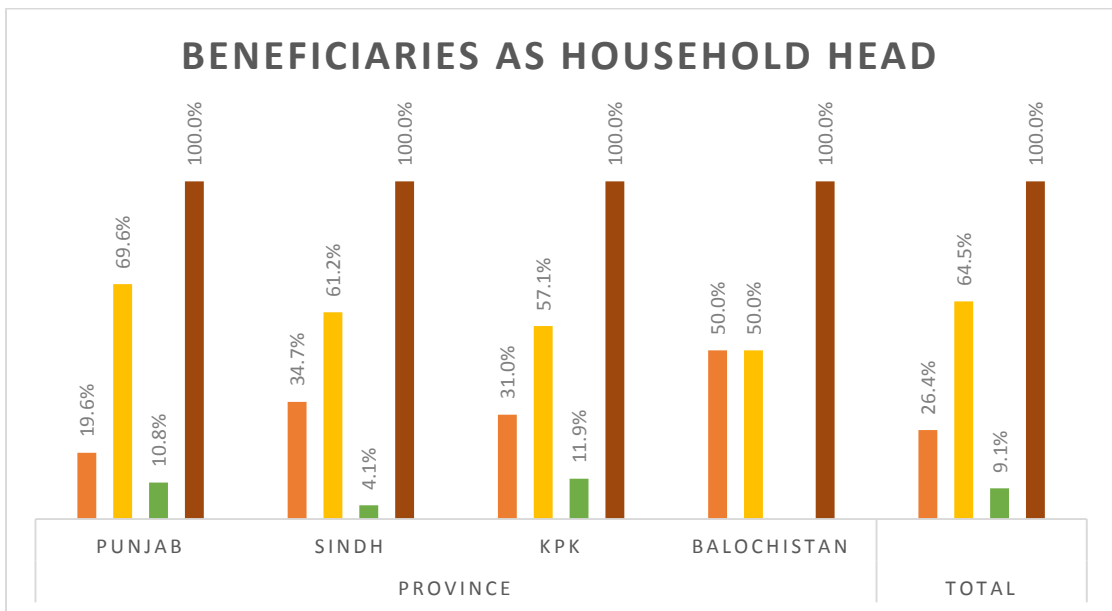
The socio-economic conditions of the respondents are categorized into three sub categorization such as:

- Household head

- Family structure
- Type of house ownership.

The socio-economic conditions of the sample beneficiaries are asked in the survey with reference to the provinces they belong to as if they are the house hold head or not and in the case of Punjab 69.5 percent answered with ‘No’ which means they are not the only bread earners of their family and therefore have less economic burden on them while even Sindh and KPK have shown the response of answer ‘No’ more with 61.2 percent and 57.1 percent respectively.

Figure 6: Beneficiaries as Household Head



The respondents were asked to answer the question regarding their house ownership as well in which 67.03 percent are living in their own house while 32.97 percent are living in the rental house which shows they are liable to spend the portion of their income on the rent as well leading to less personal income in their hands. The other response shown in a pie chart is about the structure of Respondents family in which 61.07 percent are living in joint family structure.

4.2.9 Overall Socio-Economic Characteristics of the respondents:

The entire socio economics characteristics effecting the respondents are shown in the table where it is evident that the majority of the candidate are already falling in the unemployed status (64.5%) with monthly income between the range brackets of 5000-15000 (52%) and monthly income between 25000-45000 (33%) with that majority is not living an independent life as they are neither the household heads nor living in a separate family structure with that they have ownership of house.

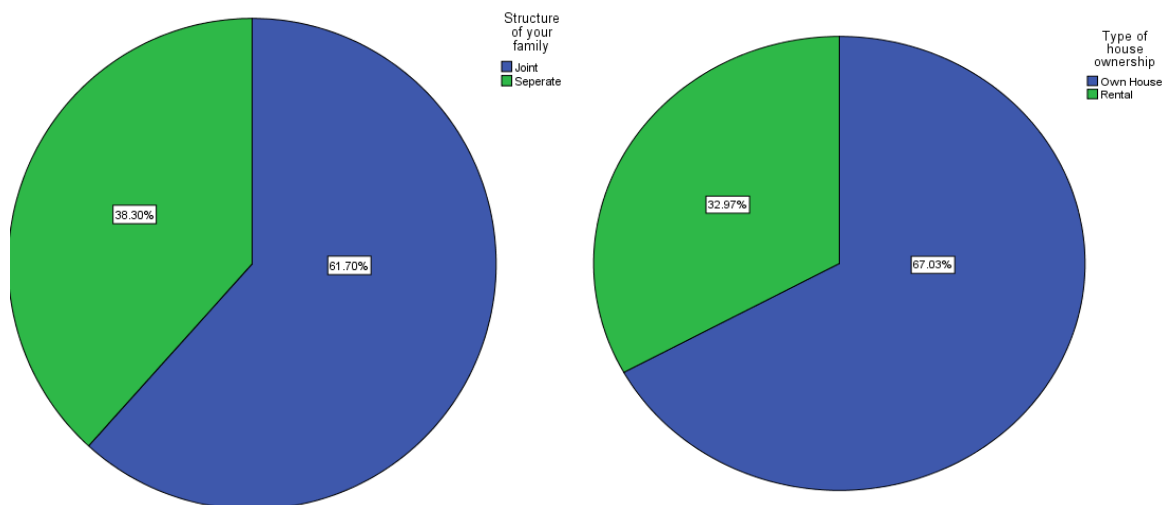


Table 7: Socio Economic Characteristics of Respondents

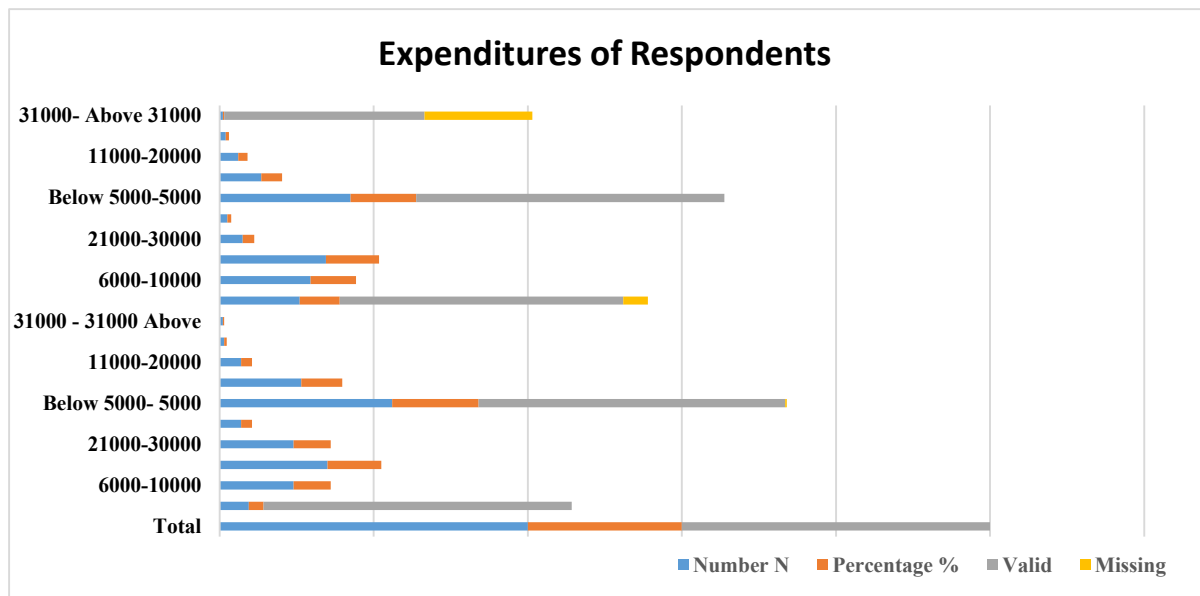
Particulars		Number	Percentage	Valid	Missing
		N	%		
	Total	200	100	200	0
Employment Status	Yes full time	38	19.0	200	0
	Yes, Part time	33	16.5		
	No	129	64.5		
Current Monthly Income	5000-15,000	104	52.0	199	1
	15,000-30,000	57	28.5		
	30,000-45,000	22	11.0		
	45,000 or above	16	8.0		
Family Income	Below 5000-5000	3	1.5	200	0
	5000-25000	57	28.5		
	25000-45000	66	33.0		
	45000-65000	48	24.0		
	65000-Above 65000	26	13.0		
Household Head	Yes	52	26.0	198	2
	No	128	64.0		
	Maybe	18	9.0		
Family Structure	Joint	124	62.0	199	1
	Separate	76	38.0		
Type of House Ownership	Own House	136	68.0	200	0
	Rental	64	32.0		

Table 8: Socio-Economic Characteristics of Respondents:

Expenditures of the Respondents

Particulars		Number	Percentage	Valid	Missing
		N	%		
	Total	200	100	200	0
Expenditure on Food and Utilities	Below 5000 - 5000	19	9.5	200	0
	6000-10000	48	24.0		
	11000-20000	70	35.0		
	21000-30000	48	24.0		
	31000 - Above 31000	14	7.0		
Expenditure on Health and Clothing	Below 5000-5000	112	56.0	199	1
	6000-10000	53	26.5		
	11000-20000	14	7.0		
	21000-30000	3	1.5		
	31000 - 31000 Above	2	1.0		
Expenditure on House Rent	Below 5000-5000	52	26.0	184	16
	6000-10000	59	29.5		
	11000-20000	69	34.5		
	21000-30000	15	7.5		
	31000 - Above 31000	5	2.5		
Expenditure on Asset Purchase	Below 5000-5000	85	42.5	200	0
	6000-10000	27	13.5		
	11000-20000	12	6.0		
	21000-30000	4	2.0		
	31000- Above 31000	2	1.0	130	70

Figure 7: Expenditure of Respondents



Awareness:

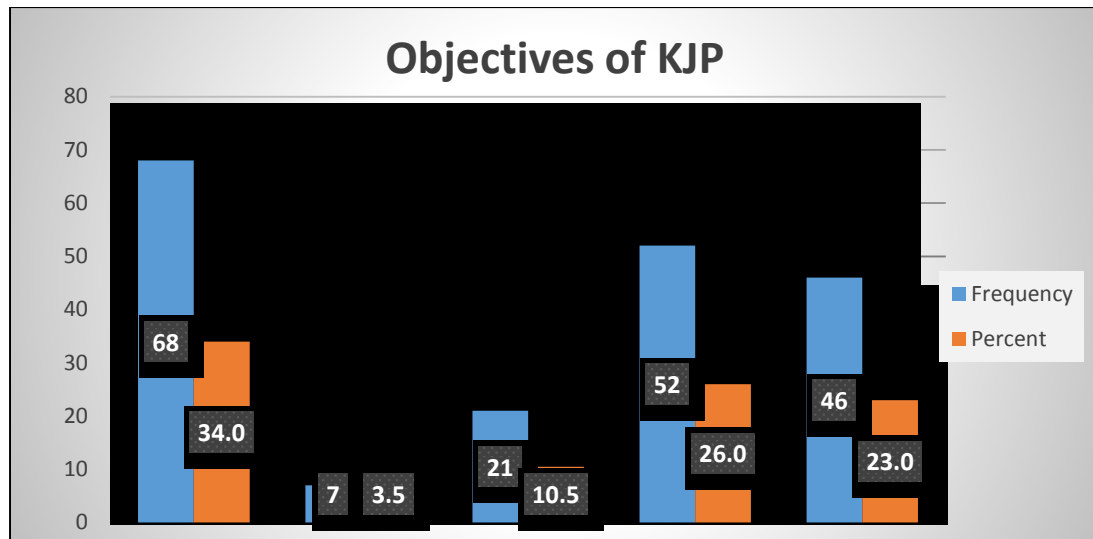
The relationship between the stakeholder and organization is highly important especially according to the stakeholder management theory which explicitly based on the environment in which the capacity, institutional and other technical problems are raised. Having an awareness regarding the institution or in case of government initiatives it actually raises the effectiveness and actually have an impact to increase the level of satisfaction of the stakeholder. The results of PBSB are explained below representing the knowledge they have regarding the program and also the impact of KJP in their lives in also recorded.

Knowledge about KJP among Respondents:

In this particular aspect the respondents were given options related to the objectives of KJP in which maximum has an opinion that it's for the promotion of youth's social empowerment and employment with 34%, the 3.5% of respondents think it is for the promotion of programme focusing on youth's civic engagement, awareness and wellbeing, 10.5 % of the respondents think it is initiated to fulfill Pakistan's global

commitments through engagement of youth for achieving SDGs, 26% think it is to provide awareness & training to students from Universities, Technical Colleges & Madaris on entrepreneurship while 23% of the respondents have an opinion that this program is for providing facilitation on handholding through Ideation & Incubation.

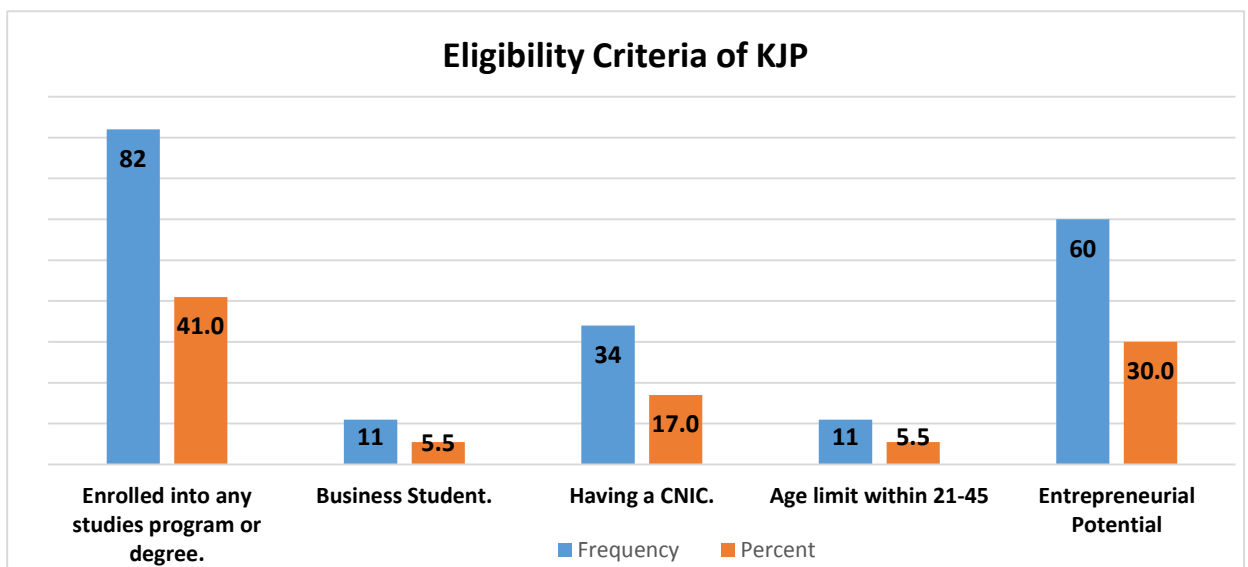
Figure 8: Objectives of KJP



4.3 Eligibility Criteria of KJP:

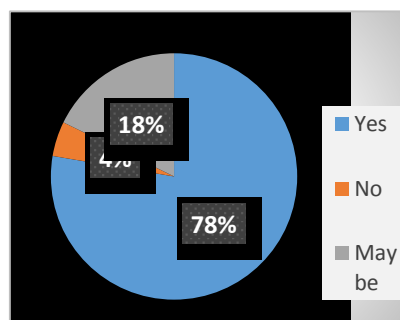
The majority of the candidates have an opinion that for registering into this program they need to be enrolled into any degree program which is not true entirely as anyone can get registered if they have an idea they can get associate with Startup Pakistan, If they want to learn skills they can get themselves with Skills for all Scheme or under the skills for all schemes there is a domain with the name RPL (Recognition of prior learning) under which if they have an experience e.g. of stitching but lacking a certificate to start a new business they can attempt NAVTCC – Skills for all test and gets their certification to earn through it.

Criteria	Frequency	Percent
Enrolled into any studies program or degree.	82	41.0
Business Student.	11	5.5
Having a CNIC.	34	17.0
Age limit within 21-45	11	5.5
Entrepreneurial Potential	60	30.0



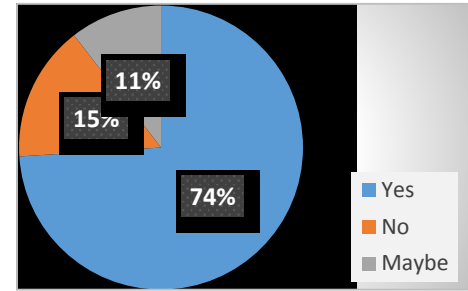
4.4 KJP Support the Lower Income Group:

The majority of the respondents answered with yes (78%) which is true as this program is designed in a way to facilitate more youngsters belonging to the lower income group of Pakistan.



KJP, A Solution to youth's Unemployment Problems:

The majority of the respondents have an opinion that KJP is an ultimate solution for youth unemployment problem.



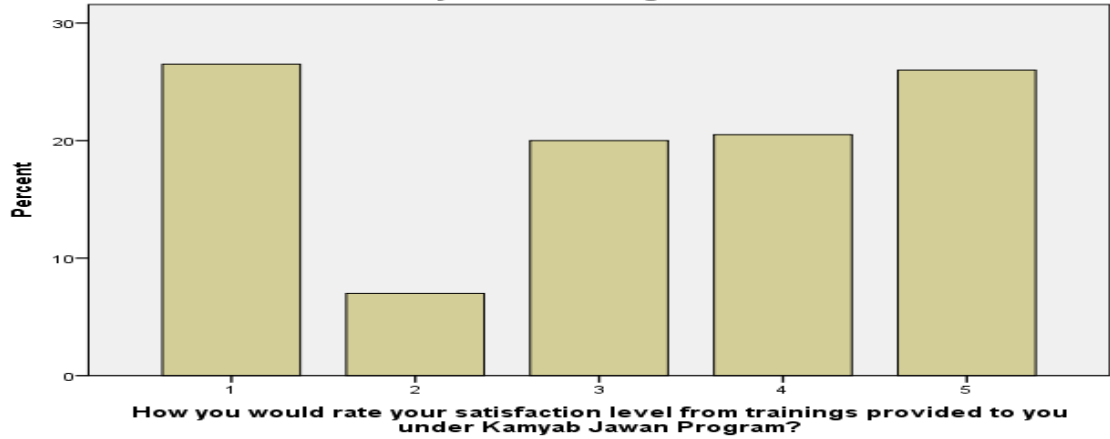
4.5 Level of Satisfaction:

The level of satisfaction is representing in the table that 26.5 percent candidates are not satisfied and has given the least rating while 26 percent are satisfied with the program and given highest level i.e. five.

How you would rate your satisfaction level from trainings provided to you under Kamyab Jawan Program?

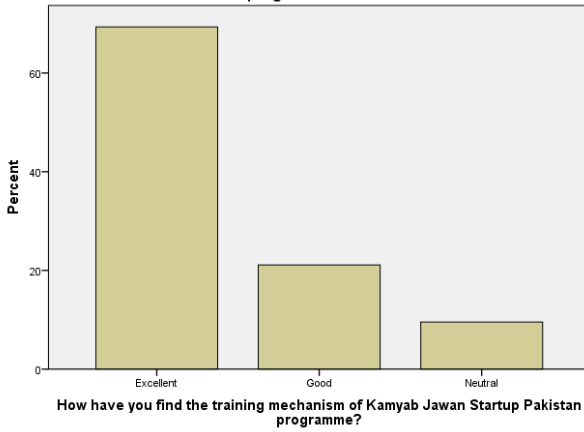
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	53	26.5	26.5	26.5
	2	14	7.0	7.0	33.5
	3	40	20.0	20.0	53.5
	4	41	20.5	20.5	74.0
	5	52	26.0	26.0	100.0
	Total	200	100.0	100.0	

How you would rate your satisfaction level from trainings provided to you under Kamyab Jawan Program?



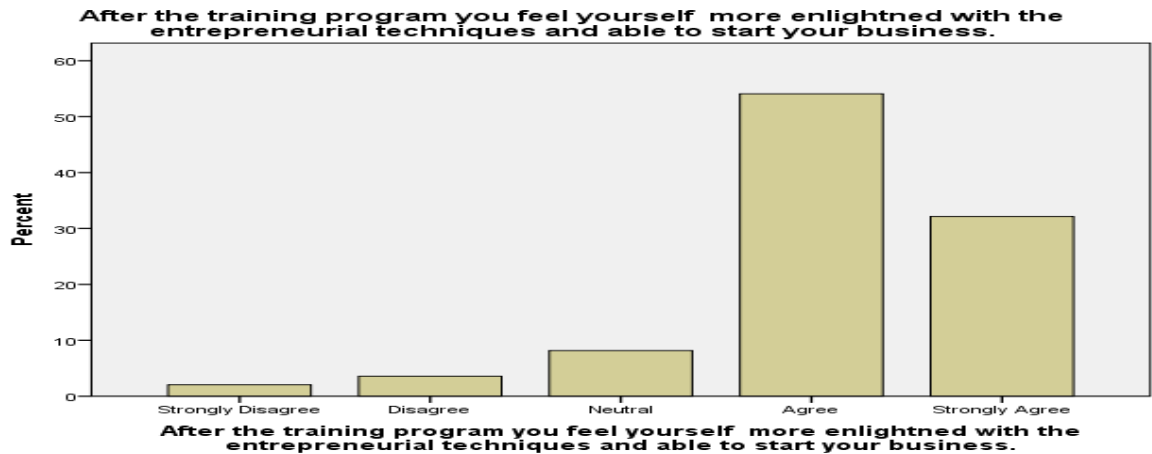
4.6 Other indicators for representation of the level of satisfaction:

How have you find the training mechanism of Kamyab Jawan Startup Pakistan programme?



Do you see yourself persuing your business idea in future as well?





4.7 Measuring the potential of KJP in addressing the lower Income youth of Pakistan:

For measuring the poverty level of individuals an effective technique is typically used which is known as poverty score card but due to the constraints of limited time and the situation of pandemic where a direct one to one interview for getting the feedback is not possible so the researcher has approached the beneficiaries of KJP through conducting an online survey which was facilitated by the digital Platform Ideagist and the corporation of CEO Mr. Hassan Syed.

Basically this study is using a technique in which a comparison of respondent's results with the poverty line head count indicator is used. The main key factors in this study that are utilized for predicting the reach of KJP to lower Income group and its impact in transitioning the lives of youth bulge.

The key indicators this study has used are following:

- i. From which province the respondents belong to?
- ii. What is the employment status of the respondent?
- iii. What is the monthly family income of the respondent?
- iv. Is he/she the household head?

- v. What is the type of house ownership?
- vi. What is the family structure of the respondent?
- vii. How much the respondent and its family spend on food, utilities, clothing, rent, asset purchase?

Table 9: The respondent's data representation:

Particulars		Number	Percentage	Valid	Missing
		N	%		
	Total	200	100	200	0
Provinces		Frequency	Percent	199	1
	Punjab	103	51.5		
	Sindh	50	25.0		
	KPK	42	21.0		
	Baluchistan	4	2.0		
Employment Status	Yes full time	38	19.0	200	0
	Yes, Part time	33	16.5		
	No	129	64.5		
Current Monthly Income	5000-15,000	104	52.0	199	1
	15,000-30,000	57	28.5		
	30,000-45,000	22	11.0		
	45,000 or above	16	8.0		
Family Income	Below 5000-5000	3	1.5	200	0
	5000-25000	57	28.5		
	25000-45000	66	33.0		
	45000-65000	48	24.0		
	65000- Above 65000	26	13.0		
Household Head	Yes	52	26.0	198	2
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	Maybe	18	9.0		
Family Structure	Joint	124	62.0	199	1
	Separate	76	38.0		
Type of House Ownership	Own House	136	68.0	200	0

	Rental	64	32.0		
Expenditure on Food and Utilities	Below 5000 - 5000	19	9.5	200	0
	6000-10000	48	24.0		
	11000-20000	70	35.0		
	21000-30000	48	24.0		
	31000 - Above 31000	14	7.0		
Expenditure on Health and Clothing	Below 5000- 5000	112	56.0	199	1
	6000-10000	53	26.5		
	11000-20000	14	7.0		
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	6000-10000	27	13.5		
	11000-20000	12	6.0		
	21000-30000	4	2.0		
	31000- Above 31000	2	1.0	130	70

4.8 The Poverty Line:

The way poverty is defined and measured globally varies. The national poverty line for a country is typically a monetary threshold below which, taking into account a country's economic and social conditions, an individual's minimum basic needs might not be met. (Brought at www.worldbank.org, 2020). In addition to the \$1.90 / day poverty rate at the international poverty line, global and regional poverty levels are \$3.20 / day and \$5.50 / day for two additional poverty lines (both in 2011 PPPs). The \$3.20 line is

typical of low middle-income countries, and typical of the upper middle-income countries is \$5.50 / day (Jolliffe & Prydz, 2016).

Classification of Income groups:	Poverty Rate in US dollars	Poverty rate in PKR / Month
Lower Income Group	1.90\$/day	9538 PKR/Month
Lower Middle Group	3.20\$/day	16.064.64 PKR/Month
Upper Middle Income Group	5.50 \$/day	27611.1 PKR/Month
High Income Group	>5.50 \$/day	>27611.1 PKR/Month

Respondents operating below poverty line:

Income Range	Current Monthly Income	Current Family Income
5000-15,000	104	3
15,000-30,000	57	57
30,000-45,000	22	66
45,000 or above	16	48

4.9 Key Findings:

1. 104 respondents have monthly income below poverty line which is 52% of the total sample this is showing the majority individual candidates' fall in the lower Income group category but when comparing it with family income only 3 i.e. 1.5 % respondents fall in the lower income category.

2. 57 respondents fall in the category of lower middle group while same amount lies in the current family income.

3. 22 respondents fall in the upper middle group.

4. 16 respondents are falling the category of High income while their family income.

The respondents are mostly living a dependent life and having a joint family structure with having huge amount spent on their daily consumptions also if they are the household head they have to manage their living standards as well. Majority of the respondents are hardly fulfilling their basic needs as their expenses are high.

From my results of the KJP's beneficiaries it has proved the significant that KJP is addressing the lower income group youth among which 64.5 percent are unemployed and through KJP it has a potential impact reducing the poverty level.

4.9.1 KJP's Potential in Reducing the Unemployment Gap:

The results are depicting that 64.5 percent youth is right now given an opportunity to work on their business ideas and will step after this into entrepreneurship so instead of remain stick into the net of unemployment they are potentially moving towards starting businesses and contributing to create jobs for other as well.

4.10 Qualitative Analysis:

This part of the study has a primary focus on the analysis of the data collected through the interview from policy maker of KJP with an aim to get insight knowledge about the initiative and its implementation. It is based on the structured interviews conducted on one-one basis. The interview was for 1 hour 45 minutes in which a detailed discussion was conducted. Initially, it started with the detailed introduction about KJP i.e. how the idea originated and with getting a detailed background information the structured questions were answered.

4.10.1 Key Informant Interviews:

A detailed, structured and in depth interviews were conducted with the team of Mr. Qasim Cheema and later with Mr. Shahzad Gull Focal Person of Startup Pakistan and the architect of the KJP at Islamabad and earlier a discussion was conducted with Mr. Hassaan Syed CEO Ideagist (Support Partner Company). Basically the entire session was divided into two sections: A set of questions regarding the idea behind the program, how it initiated and what were the main intensions behind it and in second section question/answer session was conducted.

4.11 Questions with the Policy Makers:

4.11.1 Theme 1: Background of the Program:

The Kamyab Jawan program is a well-structured and designed program that has main focus to build the capacity, provision of trainings to the people and the people who will get trainings will either do jobs or go for opting businesses. If they want to do jobs, then a job portal would be available for the students but if they want to opt a business so they can get themselves registered and trained with latest entrepreneurship trainings which will actually reduce the both skill gap and the Business eco-system will boost up leading to the jobs creation in the economy.

PTI government when took charge at that time they wanted to initiate and work for the youth empowerment so government initially reviewed and later revamped the same program PMYP (Prime Minister Youth Program) that was from the government of PMLN but later created a program with the name Kamyab Jawan Program and the idea behind it was the Dr. Adil Najam's Human Development Report of 2017 which has three basic components that are Education, Education and Employment.

4.11.2 Theme 2: Initial Failure Faced in YES Phase I

After the creation of the program it is forwarded it to many government officials but due to some political issues. Government in a rush has launched its first component i.e. YES (Youth Entrepreneurship Scheme). The KJP is comprised of five basic components. First is YES but basically it lacks the true essence of such schemes instead it's about loans giving scheme. It's a subsidies loan program that is government is giving subsidy in terms of interest to the youth of Pakistan. Initially when launched in October, 2019 received one million applications that needed loans but absorbing such a huge response was not easy so hardly between the range of 1000 Or 2000 candidates are entertained which is a very low figure in one-year period, now second phase is about to launch from 12th August with further subsidies loans. "Like previous schemes launched by PPP and PML N, the launch of loan scheme without structuring it linkages with hand holdings, trainings and monitoring of the loan applicants was a mistake"

4.11.3 Theme 03: Job Creation

The KJP started with an ambition i.e. to enhance and promote the entrepreneurial mindsets in youngsters so they can earn and even create more employment opportunities. This agenda has supported from back end of the PM's mission of one million job creation in Pakistan. With this ambition many entrepreneurial training activities are conducted with eight major universities from different cities of Pakistan.

4.11.4 Theme 04: Skill Development

KJP under a component skill for all commits development of National Strategy for Technical and Vocational sector growth which was made by the Ministry of Education. Basically there are fourteen components of this initiative and is run by NAVTCC. Under this program the entire skills sector has enhanced and advanced. Out of fourteen,

eight programs are related to the technical and vocational sector capacity building under which International Accreditation Council, International Linkages and Teachers trainings. The other four components are related to trainings such as High end and Low skill trainings, Low end high skills trainings, RPL (Recognition of prior learning) and with this will connect the candidates to the industry where they can learn practical implementation and work in the industry. Lastly two more components of the programs are attached with directly under Mr. Shahzad Gull named “Startup Pakistan” which is related to Entrepreneurship Trainings and Implementation while the other one is National Employment Exchange (NEE) that would be the nationwide Job portal.

4.11.5 Theme 05: Job Portal

It is a common observation that the students coming out of the universities, colleges and Madrasas they are blank and have a little knowledge about what to do next. Our young generation lacks the awareness about the skills and jobs of recent times. So considering this a massive level initiative has taken by the creation of NEE which will provide a detail review about current jobs available both within and outside the countries.

4.11.6 Theme 06: Capacity Issues

The KJP aspires to promote the development in major sectors of the economy through resolving the capacity issues and restructuring the system to avoid the .

4.11.7 Theme 07: Risk Mitigation

Components wise a strategy has designed to reduce the expected risk such as:

- Under YES, possibilities are considered such a normal local do not have access to giving application or loan so an online application process has reduced, Minimum human interaction has taken into account as in previous schemes

there was a fraud involves where people were actually deceiving locals in the name of application filling etc.

- Major Factor was to determine who are we going to give loans and would those people be able to pay back loans or not so this is taken care by the banks as the loans given to the borrowers need to be screen through proper mechanism headed by three banks that are National Bank of Pakistan, Khyber Bank and Bank of Punjab.
- Interest rate has managed by the government.

4.11.8 Theme 08: Skill Gap Reduction

An entire program is designed under the supervision of NAVTCC to encourage the youth to acquire skills that are high in market demand.

4.11.9 Theme 09: Reasons of Rejection of Applications:

Initially more than 50 percent applications of candidates got rejected due to misinformation as candidate who applied gave the wrong contact details so when for verifications calls were made some other person was picking up and lacks the feasibility plan for business hence through this got rejected. Therefore, majority of the applicants got dropout so it is recommended that before moving towards the loans stage they should be gone through a screening and handholding phase.

4.11.10 Theme 10: Missing of Engagement ingredient

This program lacks the ingredient of engagement in which a youth should be encouraged to be involved into leadership roles, Cultural or sports events etc.

4.11.11 Theme 11: Formation of NYDF:

Pakistan is an unfortunate country that it has around 70 percent population is comprised of youth but still lacks a proper youth based policy. In 2007, the Musharaf tried to formulate the youth policy but it failed badly. After almost seven years' provinces created their own youth policies but KJP is the first National Youth Framework initiative and if it is implemented properly only on that note it will create a success story. Individuals working in private employment can also apply although government employees are specifically excluded from applying under this scheme. This system extends to all start-ups and current micro- and small businesses.

Concluding Remarks from Policy maker:

“In terms of plan it is highly a well-designed program but it requires political stability, capacity and will to forward it”.

Process Review:

For the process review an entire manuals and documentations available on the websites are accessed and found some information which represents the entire knowledge about the program, its investments, application process, including criteria and other insight details and knowledge about the program etc. Some are mentioned as following:

Minimum Age:

Under this initiative a minimum age is 21 years at the time of the submission of application but the minimum applicant age is negotiable and reduced to 18 years in scenario of Computer related businesses or applying for Information and Technology. Whereas the maximum age limit is years at the time of application submission.

Minimum Qualification:

There is no general criterion for minimum educational qualification, but this would be a beneficial factor for banks to take decisions. However, the applicant must hold the same in the case of companies which require such credentials, certifications, diplomas, authorizations or licenses.

Eradication of Gender Discrimination:

The KJP ensures that the applicants of all genders are offered opportunities on equal level. However, given the realities on the ground and in order to protect the equal gender, a minimum of 25 percent share of all loans is held for women on aggregate basis. Individuals working in private employment can also apply although government employees are specifically excluded from applying under this scheme. This system extends to all start-ups and current micro- and small businesses.

Compulsion of Having Pakistani CNIC:

There is a strict compulsion to have a CNIC of Pakistan as KJP is only for the facilitation of Pakistani residents.

Details Regarding the Loans:

Loans provided under KJP are categorized in two tiers: Tier 1 loans fall in the range of Rs. 100,000 to Rs. 500,000. Tier 2 loans fall in the range of Rs. 500,000 to Rs. 5,000,000.

Mark up for Working Capital & Term Loans:

Tier 1 loans: 6% per annum fixed for borrower. Tier 2 loans: 8% per annum fixed for borrower.

Time Frame of loans:

The time frame for paying back is up to eight years with a maximum negotiable period up to one year.

Security Requirements under KJP:

For Tier 1 loans only personal guarantee of the borrower is required Security requirements for Tier 2 loans will be as per bank's own credit policy

Contribution of Loans:

For Tier 1 loans applicant will contribute 10% equity with 90% financing through bank loan. For Tier 2 loans applicant will contribute 20% equity and 80% financing through bank loan.

Application of Submission:

The applicant can fill the form using the official website of KJP and no physical application is required while the application fee is PKR 100 only and is non-refundable.

For details and information access the applicants can contact the SMEDA helpdesks which will ensure to help throughout the process and also gets the detailed information through different bank branches that are associated with KJP including Bank of Punjab, Bank of Khyber and National Bank of Pakistan.

There is no requirement to submit any forms at the time of submission.

4.12 Recommendation:

A sector wise focus should be there i.e. before lending there should be a complete mechanism to check and give loans to only such candidates who have a proper plan towards entrepreneurship.

CHAPTER 5

RESULTS AND FINDINGS:

The main motive behind the conduction of this research was to get a clear insight about the potential outcomes of Kamyab Jawaan Programme in providing the youth with entrepreneurship opportunities to reduce the problem of unemployment in youth. Also many public sector projects and policies are initiated with high aims but later came across with failures due to less focus on planning side or the implementation of it. Also, many policies are developed on ad-Hoc basis. So every policy initiative is not good or bad but the outcomes vary. The research design is based on a mixed method approach i.e. using of both primary and secondary data sets along with utilizing both qualitative as well as quantitative.

5.1 Potential Factors for Success and Failure:

The objectives of this research are to gauge and evaluate the factors that if incorporates will ensure the success or failure of KJP and for that through the interview from the policy makers and the literature review the researcher found that the program design initially was create to be different but as Kamyab Jawaan Program is a revamped form of the previous Government Loan Scheme. The component this research focuses is based on YES program. Through the in-depth interview found that the initial plan of YES was to first provide the trainings to the registered candidates under the Startup Pakistan Program. After getting screened out through Ideation phase if the candidate got promoted to Incubation phase will then receive a loan. This way the default risk is mitigated but the government like the previous programs in a rush announced a loan scheme. Due to offering the loan amount, the banks received the massive amount of applications but they lack the capacity to screen it. So the first phase actually faced the

major failure. The factors that will act as a potential pillars to the success are Capacity building, Lower Political Interests, Monitoring and Training of applicants.

5.2 The Potentials of Kamyab Jawaan Programme in Addressing the Lower Income Group of Youth of Pakistan:

For addressing the research objective of finding out the potential outcome of Kamyab Jawaan Program in addressing the youth of Pakistan belonging to lower income group. The quantitative analysis has conducted using a perception based survey of beneficiaries of Kamyab Jawaan Program. The results of the survey have found that the majority of the respondents when asked their perception, If KJP addressed the lower Income group. The respondents answered with yes (78%) which is true as this program is designed in a way to facilitate more youngsters belonging to the lower income group of Pakistan. The key analysis is explained below:

5.3 The Poverty Line:

The way poverty is defined and measured globally varies. The national poverty line for a country is typically a monetary threshold below which, taking into account a country's economic and social conditions, an individual's minimum basic needs might not be met. (Brought at www.worldbank.org, 2020). In addition to the \$1.90 / day poverty rate at the international poverty line, global and regional poverty levels are \$3.20 / day and \$5.50 / day for two additional poverty lines (both in 2011 PPPs). The \$3.20 line is typical of low middle-income countries, and typical of the upper middle-income countries is \$5.50 / day (Jolliffe & Prydz, 2016).

5.4 Key Findings:

1. 104 respondents have monthly income below poverty line which is 52% of the total sample this is showing the majority individual candidates' fall in the lower Income

group category but when comparing it with family income only 3 i.e. 1.5 % respondents fall in the lower income category.

2. 57 respondents fall in the category of lower middle group while same amount lies in the current family income.

3. 22 respondents fall in the upper middle group.

4. 16 respondents are falling the category of High income while their family income.

The respondents are mostly living a dependent life and having a joint family structure with having huge amount spent on their daily consumptions also if they are the household head they have to manage their living standards as well. Majority of the respondents are hardly fulfilling their basic needs as their expenses are high.

From my results of the KJP's beneficiaries it has proved the significant that KJP is addressing the lower income group youth among which 64.5 percent are unemployed, the analysis it has proved that KJP it has a potential impact reducing the poverty level.

5.5 KJP's Potential in Reducing the Unemployment Gap:

The results are depicting that 64.5 percent youth is right now given an opportunity to work on their business ideas and will step after this into entrepreneurship so instead of remain stick into the net of unemployment they are potentially moving towards starting businesses and contributing to create jobs for other as well.

Tabular representation of results and findings:

RESEARCH OBJECTIVES	RESULTS AND FINDINGS
Potential Factors for Success and Failure	The factors that will act as a potential pillars to the success are Capacity building before the execution of the plan, Lower Political Interests, Monitoring and training of applicants before giving them loans.
The Potentials of addressing the Lower Income Group of Youth of Pakistan	<ul style="list-style-type: none"> • 104 respondents have monthly income below poverty line which is 52% of the total sample this is showing the majority individual candidates' fall in the lower Income group category but when comparing it with family income only 3 i.e. 1.5 % respondents fall in the lower income category. • 57 respondents fall in the category of lower middle group while same amount lies in the current family income. • 22 respondents fall in the upper middle group. • 16 respondents are falling the category of High income while their family income. • he respondents are mostly living a dependent life and having a joint family structure with having huge amount spent on their daily consumptions also if they are the household head they have to manage their living standards as well. Majority of the respondents are hardly fulfilling their basic needs as their expenses are high. • From my results of the KJP's beneficiaries it has proved the significant that KJP is addressing the lower income group youth among which 64.5 percent are unemployed, the analysis it has proved that KJP it has a potential impact reducing the poverty level.
Potential of Reducing the Unemployment Gap	The results are depicting that 64.5 percent youth is right now given an opportunity to work on their business ideas and will step after this into entrepreneurship so instead of remain stick into the net of unemployment they are potentially moving towards starting businesses and contributing to create jobs for other as well.

CHAPTER 06

RECOMMENDATIONS AND CONCLUSIONS

One of the biggest challenges Pakistan is facing is that the majority of its population is comprised of youth bulge but it is an opportunity as well, if handled properly. The government always strives to come up with initiatives for handling this challenge by providing them opportunities in terms of engagement, livelihood and sustenance. The policy plays an integral role for the smooth governance but not every policy is wrong or right as a room for improvement is always there. Every new government comes with their own policies and put back the previous ongoing projects which later effects the sustainable economic growth.

The KJP initiative has also roots embedded from the previous ongoing project of PMYP by PML N which was initially revamped and later designed into a massive project. It is a well-structured program for the youth empowerment which is designed on the basis of Dr Adil Najam's Human Development Report in which concept of 3 E's i.e. Engagement, Education and Employment were taken to lay down the foundation of National Youth Development Framework (NYDF) which is a comprehensive framework touching all the socio-economic problems of youth.

The KJP has six key components and every component has its own key areas. This program is designed in a way to accommodate all the youth problems. This evaluation study critically examines the program initiative and its linkages with youth empowerment, its reach in addressing lower income groups and overall potentials in reducing the unemployment gap for this purpose has utilized the mixed method in which both qualitative and quantitative techniques are used. The findings of this study has revealed a positive impact as for the promotion of self-employment through

launching the YES (Youth Entrepreneurship Scheme) is providing the financial assistance through providing subsidized loans, For entrepreneurial trainings to learn , A mega project under the title of Startup Pakistan has launched which is giving an opportunity to work on the business ideas along with this, launching a job portal for giving a complete snapshot of the recent in demand jobs, A comprehensive fourteen components based a skills trainings initiative is also a part of it to boost the TVET sector of the economy with this three more mega projects are involved and through survey it is found that this initiative is actually targeting the lower income group and the entire program design has a capacity to become a major success as it is designed while considering all the aspects but the implementation is a critical factor in achieving it.

6.1 Recommendations:

There are few recommendations suggested for this program that are as following:

- I. The program is already well structured and has a complete framework but what required is the proper implementation of the program.
- II. Women participation in entrepreneurship scheme is given a 25% for the encouragement to apply but there should be a proper awareness campaigns conducted in especially rural areas to encourage young women to indulge into businesses.
- III. As YES was launched without analyzing the capacity of screening mechanism it directly affected the performance the reason was that banks did not have a technical capacity while only three banks were on board with them.
- IV. Our country has a lot of talent and many young talented individuals are losing hope due to lack of availability to polish their skills. There should be more activities related to youth leadership, cultural or sports related schemes or such

merit based initiatives should be encouraged that actually give young minds a proper engagement.

- V. Any mega level scheme should have a back end pilot test before the launching this will reduce the later on failure.
- VI. A job portal that is about to launch under KJP but there are many individuals who are not comfortable with operating technical gadgets so there should be a proper small scale guidance campaign.
- VII. Follow-up mechanism is missing like pervious schemes so there should be a mechanism where on regular basis surveys to be conducted.
- VIII. Under this evaluation based study a beneficiaries based survey has conducted in which majority of the respondents were not sure how they will pay back.
- IX. A great step taken under KJP is ensuring a minimum human process and more through technology which will reduce the risk of fraud.
- X. A proper mechanism to check the utilization of loans should be designed in order to attain the desired objectives of KJP.

6.2 Limitations and Future Research Directions:

As this research is bound to be completed within limited time whereas this study has a capacity to throw light on many other areas as well. Firstly, a similar research may be conducted on the separate province level to get the exact details about the reach of the program then the sample size can be enhanced in the direct interviews with the beneficiaries to get more details regarding their response. Secondly, The Support Partner organizations of this project may be taken in loop to get their contributions, expectations and other details. Thirdly, this study has only focus on the mainly three components under Kamyab Jawan Program but the future researches can be conducted

on the rest of the components as well. Finally, a post analysis regarding the impacts as a follow up may also be evaluated in the future researches.

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