

A Research Study on

Business Prospects for Christians in Pakistan 2021





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Research Study

Pakistan Partnership Initiative

Pakistan Partnership Initiative (PPI) is registered as a development organization under the society's act of 1860. PPI is a Christian Faith based organization that works with all segments of society regardless of their religion, color or political affiliation. PPI's main areas of focus are leadership, youth & children development, capacity building of local institutions/initiatives and business development. Currently, PPI is working with around 23 local organizations, building their capacity + supporting them in resource mobilization and also comply with government regulations.

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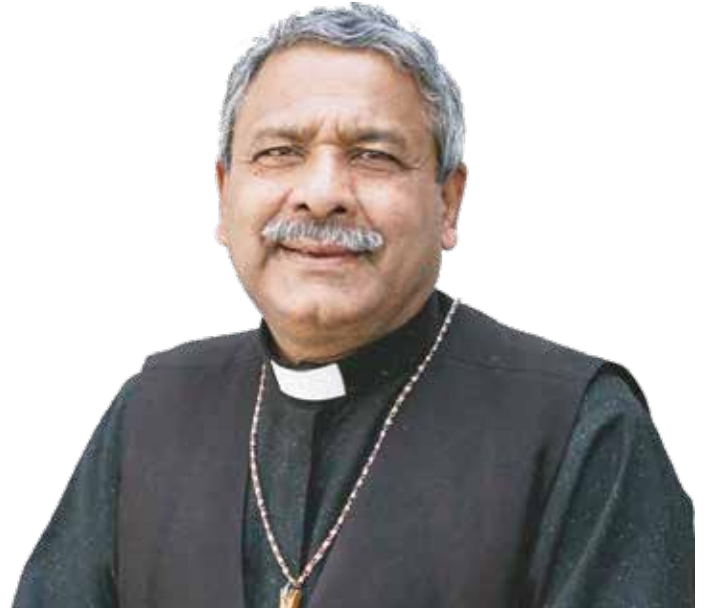
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MESSAGE FROM CHAIRPERSON - PPI



I am very pleased to see another good research Prospects of Christian Business in Pakistan in my hands. This research is another strategic contribution and mile stone to document the real issues and their solutions of Christians in Pakistan. I must congratulate the leadership of Pakistan Partnership Initiatives Mr Ashraf W J Mall and Sebastian Justin for this meaningful endeavor and wish them to continue their efforts in the same direction. The research highlighted the attitude of 60% unemployed Christian who are waiting for petty jobs or work but not changing their focus towards their own business. Whilst the only 4% Christians youth expressed their interest for their own business. I am really excited to see the implementation of recommendations under this research by various stake holders, who are already in the initial stage of process of their interventions.

I pray fully believe that this research will set a base in setting up of road map for Christians in Pakistan to explore the new dimensions of their rise in business sector. May God's Grace and Wisdom be with all stakeholders who practically contributed in the research. God bless you All

The Rt Rev Bishop Humphrey Sarfraz Peters

Chairman Pakistan Partnership Initiative -PPI

Moderator Church of Pakistan

ACKNOWLEDGEMENT



This is indeed a pleasure to share this research with all concerns, a combined effort of larger likeminded intellectuals, thinkers, religious scholars and leadership, civil society members and politicians. The research is incepted and conceived by Mr. Ashraf W. J Mall, CEO of Pakistan Partnership Initiatives (PPI) and Mr. Sebastian Justin. Here I thank both, for their continuous and humble support to me in conducting the research. There is long list of people who contributed to this research such as giving their precious time for interview(s), connecting to me with right persons, feedback on draft report, advices time to time to pen down very precise information, encouraging through positive comments, long and continued discussion on the topic for attaining the true picture. This research is a beginning of new era and must play a strategic role, although no research is final including this one.

Waheed Yousuf

Lead Author

EXECUTIVE SUMMARY

Christianity is the third largest religion in Pakistan. The proportion of Christians in Pakistan is estimated as 1.6% of the population of the country. Christians are also among the country's most marginalized communities, with limited economic opportunities. Besides the constant threat of violence, Christians also experience many forms of everyday discrimination in areas such as employment, where they are often relegated to the most menial tasks, such as cleaning and garbage collection. Historically, Christians in Pakistan have never been business oriented. Through discussions with various stakeholders, it was revealed that only 5-10% of the total Christians in Pakistan are running their own businesses while the rest are either working in private/public sectors or working as daily wage earners. In addition, 65% of the Christians are dependent on churches and faith-based organizations for their development and wellbeing. Over the years, churches and faith-based organizations have become dependent on the international community for financial support which is translated in development schemes and support for the Christians in the country. Due to the recent policies by the government, day by day it is getting difficult for the churches and faith-based organizations to obtain these foreign funds. Given this scenario it's important to develop a pool of local funding.

Pakistan Partnership Initiative (PPI) undertook this research study 'Business Prospects for Christians in Pakistan', to explore the ground realities in terms of Christian Business Persons leading in the Pakistani market to identify the challenges and opportunities that exist. Based on this research study, PPI further aims to develop a comprehensive strategy in developing and strengthening Business Persons in the market-place.

The research study demanded national coverage. To meet the needs of the research, efforts were made to capture the diversities in terms of: sub-national administrative divisions of Pakistan (provinces, divisions and districts), only those divisions and respective districts were selected which have a high Christian population. The provincial capitals of all provinces are selected and the information was collected from young Christian Entrepreneurs, Christian Business Persons and the representatives of Churches in Rahim Yar Khan, Faisalabad, Gujranwala, Lahore, Gujranwala, Sialkot, Khanewal, Multan, Rawalpindi, Islamabad, Quetta, Hyderabad, Sukkar, Karachi and Peshawar.

This report seeks to present a holistic picture of business prospects for Christians in Pakistan. It analyses the current economic situation of Christians and suggests potential business prospects for Christians across Pakistan. Few important findings of the study are given below;

- Christians living in Pakistan have traditionally been an underprivileged class and historically a non-business-oriented minority group.. In the past, they have experienced multiple events of discrimination and violence e.g the Shanti Nagar incident 1997 in Khanewal wherein the clashes between Muslims and Christians resulted in the destruction of 785 Christian houses and four (04) Churches and over 2,500 Christians were also forced to flee. Given this context Christians in Pakistan are surrounded by various fears and remain isolated and segregated from local communities. They live in their own restricted neighbourhoods and they do business in their own communities. This has led to the restricted participation of Christians in the marketplace. They are living between hope and despair, that if they establish their business outside their community, someone will take it over. This situation limits their ambitions for growth and wellbeing.

- The Christians in Pakistan have reported being living in a fearful environment and lack the confidence to initiate the business which in turn is restricting their market space. The Christians have reportedly put certain questions during the study process i.e who will do business with me? Who will give me the loan? What if my business is successful someone will take it away?
- The situation of Christians across Pakistan and their condition and position in society have shaped their thinking. They have the mindset of being discriminated against. They think and have a feeling that government-run programs (incubators, loan schemes and technical and vocational program) are not for them. Given this mindset, they opt for joining government jobs as they consider them to be safe jobs. The majority of Christians in Pakistan opt for regular jobs in public or private sectors, particularly in those jobs where advertisement clearly says that Christians are encouraged to apply.
- Some of the businesses, Christians are currently part of could be categorized as call centre business, property business, import-export business, clearing and forwarding business and agro-based businesses.
- Unlike other communities in Pakistan, the Christian community lacks any business support model. For instance, the business support model of Ismaili community, Parsee community as well as Bahai community.
- There are various incubators as well as government programs to support young entrepreneurs across the country. The Christian's participation in these initiatives is very low given their mindset (perceptions and fears) of discrimination. The Christians across Pakistan, who intend to start businesses can access these platforms as these platforms are an equal opportunities platform. Any person regardless of religion can access these given he/she is a Pakistani national, having a brilliant idea and is over 18 years of age.
- Christians can access the loan schemes being offered by the government. To access these schemes, minimum documentation is required. In some cases, the academic qualification can be a hurdle but generally, the loans are easily accessible.
- Taking stock of discussions with Christian business persons it can be concluded that various Christian Business Persons are working in and across Pakistan and they are ready to support Christian Entrepreneurs in various fields. The support being offered by these entrepreneurs includes coaching, mentoring, providing internships and even investing in any substantive idea.

Some of the macro-level recommendations put forward by this study are mentioned below. The recommendations given below are not exhaustive and the detailed recommendations are made part of the report in section 4;

- Unlike other communities in Pakistan, the Christian community lacks any business support model which in turn is limiting their role in the market. The model could be on the basis of three to four pillars for instance career advancement, collaboration and networking, contribution and extending financial support coupled with skills enhancement. The Christians who need to do business must be supported to have a positive mindset to do the business.
- During discussions with Christian business persons, a 360 model for Christian businesses in Pakistan was made which includes four pillars i.e education, skills, finance

and mindset. The main essence of a successful Christian business would be a positive mindset. The Christians foundational beliefs, attitudes and biases naturally affect their way of thinking to do business. Having an optimistic mindset increases the likelihood of formulating a winning perspective business. Such a mindset is missing among Christians. To change the mindset of Christians, it is recommended that awareness expos/exhibitions should be organized in big cities like Lahore, Faisalabad, Multan, Sialkot, Gujranwala, Karachi and Rahim Yar Khan. Four types of people can be brought together at these expos. These include:

Successful Christian Business Persons/ Role Models: Such Christian members would

- ✓ share their success stories which would be instrumental in changing the mindset of young Christian Entrepreneurs. They will be the people who will be ready to support young Christian entrepreneurs.
 - ✓ Highly Skilled Christians: This refer to the Christian who are highly skilled and working as an employee with other businesses run by the people of other faiths. They are unable to start their business due to lack of financial resources.
 - ✓ Christians with business ideas: They are Christians who have ideas but don't have financial resources and they require investors and mentoring to start a business.
 - ✓ Investors: This include Christians who are ready to invest in the ideas of young Christians and business startups of highly skilled Christians.
- These business expos will promote mentoring and fellowships for young Christian entrepreneurs. For Christians to prosper in business, the concept of fellowship needs to be promoted and supported. Through these expos, the Christians would be linked with each other for the purpose of growing spiritually, technically, financially and economically. These Expos will provide them with a forum in which business persons can promote their business in order to gain new customers, exchange leads with one another, share personal experiences and successes in both business and life, seek opportunities, develop new business skills, and explore ways in which they can share their Christian brotherhood in the business world, especially in Pakistan.
 - It is further recommended that the separate forum of successful Christian Business Persons, highly skilled Christians, Christians with business ideas and investors should be established at the district level and building on district-level engagements these forums should be scaled up at provincial and national level. These forums should have mentoring, awareness-raising and support role. The main role of awareness-raising should be with churches and networks. Capacity building and awareness-raising sessions with young Christian entrepreneurs is the key for their growth as an entrepreneur and business person. The capacity building and awareness-raising should focus on making young Christians aware of the opportunities available, proposal writing, loan processing, establishing market links and the business start-up related documentation.
 - The business development programs being run by the government at various levels across Pakistan should be explored further and a model of partnership with these programs should be developed. Which in turn will prove to be instrumental in translating business ideas by Christian communities into fundable projects.
 - Taking stock of discussions with Christian Business Persons it can be concluded that

various Christian Business Persons are working in and across Pakistan and they are ready to extend their support for fellowships, providing guidance, mentoring and taking along young Christian Entrepreneurs in various fields. The support being offered by these entrepreneurs includes coaching, mentoring, providing internships and even investing in any substantive idea. The PPI programs should take advantage of the offers being extended by these Business Persons.

- The training and mentoring sessions with young Christian entrepreneurs should be started aimed at minimizing their fears and making them realize to use their potential for a better and prosperous future.
- The future business programs by PPI and partners should be based on well-articulated business prospect-based country strategy which could be disseminated to existing/potential partners to bring greater focus and coherence with ongoing and future business skill-related projects.
- To overcome the technical backstopping challenges (given PPI preference), PPI needs to either increase in-country capacities or explore outsourcing options for such projects/programs design and management. Moreover, the project designs must lay greater focus on the technical capacity development of partners.

SECTION-1

INTRODUCTION AND BACKGROUND

This report seeks to present a holistic picture of business prospects for Christians in Pakistan. It analyses the current economic situation of Christians and suggests potential business prospects for Christians across Pakistan.

Pakistan is a country populated by over 220,000,000 people, an amalgamation of various cultures, ethnicities, languages, religions, sects and subsects. Pakistan is overwhelmingly Muslim but Christians and Hindus make up the largest minority groups. Christianity is the third largest religion in Pakistan. The proportion of Christians in Pakistan is estimated as 1.6% of the population of the country. Of these, approximately half are Catholic and half Protestant. A small number of Eastern Orthodox Christians and Oriental Orthodox Christians also live in Pakistan. Around 75 percent of Pakistan's Christians are rural Punjabi Christians, with the remainder including more affluent Goan Christians and Anglo-Indians. Punjabi Christians are mainly Dalit Christians descendants of lower-caste Hindus who converted during the colonial era in India their dire socio-economic conditions facilitate religious discrimination.

1. Socio-Economic Outlook of Christians in Pakistan

Christians are an important minority group in Pakistan. They play an important role in the economic and cultural life of the country. Social biases against Christian community have manifested in different shapes during different regimes in Pakistan. They are subject to severe physical, political, social, economic and cultural oppression as they experience the violations of their rights within the country.

Christians are also among the country's most marginalized communities, with limited economic opportunities. Besides the constant threat of violence, Christians also experience many forms of everyday discrimination in

areas such as employment, where they are typically relegated to the most menial tasks, such as cleaning and garbage collection. At the institutional level, job quotas for religious minorities in the public sector remain largely unfilled, despite a five percent minority quota in government jobs. In official government statistics from 2010-11, only 2.6 per cent of federal jobs were held by non-Muslims, and approximately 70 percent were in the two lowest grades. Those government jobs filled by minorities are largely designated for sanitary workers, so they do not present a substantial challenge regarding the nature of work available to the Christian community and others. In Lahore, for example, the Christian population accounts for the bulk of the city's sanitation workers and street-sweepers. Like other vulnerable minorities, Christians are especially at risk of even worse exploitation: significant numbers of Christians residing in Sindh and Punjab work under harsh conditions as bonded labourers in areas such as carpet-weaving and the brick kiln industry

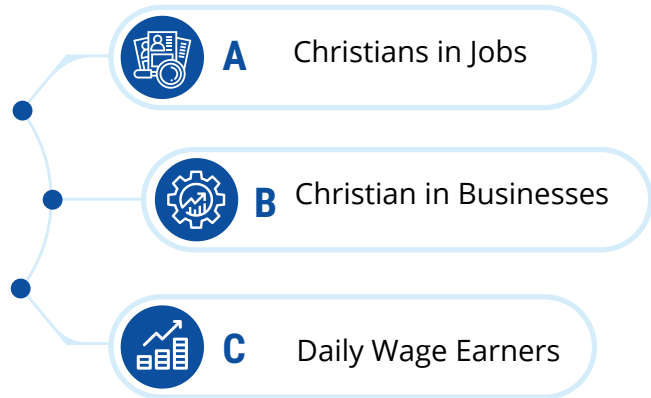
The Constitution of Pakistan guarantees “fundamental rights, including equality of status, of opportunity and before law, social, economic and political justice, and freedom of thought, expression, belief, faith, worship and association, subject to the law and public morality” to its citizens.

¹ Population distribution by religion, 1998-Census" Pakistan Statistical Year Book 2011. Pakistan Bureau of Statistics. 2011.

² Population distribution by religion, 1998-Census" Pakistan Statistical Year Book 2011. Pakistan Bureau of Statistics. 2011.

³ Douglas Jacobsen (21 March 2011). The World's Christians: Who they are, where they are, and how they got there. John Wiley & Sons. pp. 112-. ISBN 978-1-4443-9729-1.

Economically the Christians in Pakistan could broadly be divided into three main categories.



A. Christians in Jobs:

Discussions with stakeholders revealed that Christians are subject to employment discrimination and work primarily in menial occupations. Christians are often "herded into low menial tasks" partly due to the high rates of illiteracy and poverty among Christians, and also because of societal attitudes that consider Christians to be "unclean". Discussions indicate that Christians typically work as street sweepers and sewer cleaners. In the whole country 90 percent of sewer workers are Christians. Further, some job advertisements for cleaning jobs specify that the jobs are for Christians only, indicating that Christian cleaners are indefinitely employed as "temporary" workers with contracts that expire and are renewed every year. Because they are not considered permanent workers, they have no access to benefits, pensions, sick leave, and vacation time, even if they hold the same job over a period of decades. Christian girls often work as maids or nurses and are at risk of sexual assault in these jobs

Based on information collected in interviews with Christians in professional and menial occupations in urban areas, well-educated young Christians are unable to find employment. Government sources indicate that 05 percent of government jobs are reserved for religious minorities, however, other sources report that this policy has not been effectively implemented.

Building on the discussions with various stakeholders it can be concluded that as a whole the employment rate among Christians is less than 30% while around 60% of Christians are unemployed. Discussions indicate that no doubt the Christian population has a higher value of labour force but has very few job opportunities as the employment rate is just somewhere

between 25-30%.

The interviews with stakeholders revealed that the working labour force of Christians in public and private sectors vary. Around 10% of the Christians are working in the public sector while out of the total employed Christians 80% work in the private sector. Reflecting fewer job opportunities provided to the Christians by the government.

Further exploration addresses the nature of the jobs in which Christians are working in both the private and public sector. Structural composition of private and public sector employment speaks out that in private sector majority of the Christians are employed in education, health and sanitation departments. While in public sector, Christians work in sanitation field having higher percentage as compared to other jobs.

B. Christians in Business

Historically, Christians in Pakistan are not business-oriented. Through discussions with various stakeholders it was revealed that only 5-10% of the total Christians in Pakistan are running their own business while the rest of the Christians 85-90% are either working in private/public sectors or working as daily wage earners. The Christians who are associated with any form of business can broadly be divided into three categories;

- 1 Established Businessman/Investors:** These are established businessmen across Pakistan and have enough financial resources to invest in any business or idea. They make up around 2% of the total Christian businessmen. The established businessman/investors are mostly doing

their business and investing in real estate. In this study it was revealed that a small number of Christians are involved in business affairs so they have very less influence on the economic decisions of the region and country and have very less involvement in policy formation at national level.

- 2 Small Business Owners:** Most of the Christians associated with small businesses are those who are running beauty salons, departmental stores, clothing, fruit and vegetables and have mixed trends. The majority of these businesses are established in their own communities due to various reasons including fear of losing their business and a sense of discrimination.

Majority of the Christians wanted to do business in future however due to lack of financial resources, human capital and social discriminations they are unable to do so. Financial, social and skill constraints are appearing as hurdle in their way.

C. Daily Wage Earners/Labors

The majority of the Christians in Pakistan are working as daily wage workers or labourers. In rural areas of Pakistan, Christians are disproportionately victims of illegal bonded labour in the agricultural and brick-making industries. Brick kiln workers report being subject to physical abuse, forced into marriage by the kiln owner and denied pregnancy and maternity leave. It is also reported that Christian children are forced into bonded labour at kilns. Multiple generations of Christian families are often kept in bonded labour at brick-making kilns. In Urban areas of Pakistan, Christians are working as labourers in markets and taxi (cab) drivers.

2. Demographic Outlook of Christians in Pakistan

This study took into account the analysis of demographic factors acquired through the secondary data from various sources and discussions with stakeholders. Important demographic variables discussed in this study are education and population structure. These factors/variables are discussed below individually.

Education: The literacy rate of Christians in Pakistan is low. Through discussions with various stakeholders, it was revealed that the literacy rate of Christians in big cities is higher than those living in small cities. Christians are denied equal opportunity in education. Only 2 percent of the Christian student complete higher education. Christian students face religious discrimination when applying to university or any educational institutes. Most Christian children must work instead of going to school, thus continuing the cycle of illiteracy and poverty. If the literacy rate of Christians is specified on the gender basis it is higher in males as compared to females.

Population Structure: The population structure of Christians in the areas under study indicates that average family size is six (06) individuals. Male have a greater share of Christian population across Pakistan approximately (52%) while female gender stands at 48%.

As per discussions, the age structure of Christians in Pakistan can be distributed into two categories. The first category where the age is 35 and below; the second category considers age above 35 years. The discussions show that the Christian population in Pakistan between the age limit from 1- 35 years is almost 60-70% while just 30-35% of the population is above 35 years. These upshots indicate that Christians in Pakistan have a higher percentage share of young people and have a greater potential to be explored. This specific study has also investigated the percentage share of working-class in Christian community represented as labour force with an age limit from 15 years to 60 years. The outcome of this factor fortifies that 70% of the population is between 15 and 60 years of age. This highlights that the Christian community of Pakistan has a tremendous amount of labour force that can be used in a productive and effective way.

SECTION-2

STUDY METHODOLOGY

Pakistan Partnership Initiative (PPI) undertook this study project “challenges & opportunities for Christian businesses in Pakistan” to explore the ground realities in terms of Christian businessmen/women leading in the Pakistani market to identify the challenges and opportunities that exist. Based on this study, PPI further aims to develop a comprehensive strategy in developing and strengthening businessmen/women in the marketplace.

1. Specific Objectives

The study initiative was undertaken to;

- ✓ Explore the ground realities in terms of Christian Business Persons leading in the Pakistani market place to identify challenges and opportunities that exist.
- ✓ Learn from other minority groups on how they have encouraged or strengthened leading businessmen/women in the marketplace.
- ✓ Explore the options of partnership with government institutions in the country providing skill development and resources to start the business.
- ✓ Identify Christians who are active/been successful in business.
- ✓ Document success stories of Christians successful in doing business.
- ✓ Understand the current landscape of leading Christian Business Persons in the marketplace.

2. Guiding Questions of the Study

To further elaborate on these objectives, Pakistan Partnership Initiative-PPI outlined a set of guiding questions seeking the study to provide answers to. These guiding questions are as follow:

- Why have Christians historically not participated in the marketplace? Other minority communities such as Hindus,

Baha'is, Parsees, and Ismailis have prominent business people at every level.

- What are the business skills/entrepreneurship development resources available in the country? Wherewith those with good business ideas turn to help them take their ideas and make them a reality? Incubators, accelerators, entrepreneurship programs run by the private sector or the government that is currently operating. Which of these are successful and hold promise for potential budding Christian entrepreneurs with good business ideas? Places where they can interact with other entrepreneurs to sharpen their ideas and broaden their horizons and form peer networks that they can draw on when they start a business.
- Do Christians participate in these opportunities? The general impression is that they do not. If not, what is preventing them from taking advantage of these opportunities? Is it a lack of confidence or lack of necessary prerequisite skills or qualifications? What skills and or qualifications are missing? Might it be possible to enter into a partnership with an existing business skill development program?
- How successful are these opportunities and what are the gaps that a PPI business skill development program would need to fill?
- What are the barriers to people with good ideas and a drive to succeed that prevent them from starting a business or from moving beyond the startup to the growth stage?
- What avenues are available for idea-stage businesses to get access to capital in Pakistan? Is it primarily to small loans, or are there ways in which they can get equity investments as well? If foreigners invest in business startups in Pakistan is it possible to get their money out?
- In which sectors are the newest business being started and in which sectors are businesses growing?

- What are the various dimensions of starting a business in Pakistan that we would need to know before we launch an effort to help Christians start a business or to help them take their business to the next level?
- Are there potential partners we could work within this effort? Are there capacities at Forman Christian College – FCC or at Christian Technical Training Center- CTTC that might prove useful? Who are secular partners we could work with? We are not targeting rural livelihoods and microfinance kinds of small businesses primarily aimed at providing subsistence income. We are looking at entrepreneurs with business ideas that have the potential to grow and scale.

3. Methodology:

Keeping in view the: study topic, rationale, specific objectives, guiding questions, indicated study settings, operational definitions, intended uses and users mix methodology was adopted to undertake this study. The primary information was collected at four levels through employing appropriate methodology;

A. In-depth Interviews with successful Christian Business Persons leading in Pakistani business market.

The views of the successful Christian Persons leading in Pakistani business market were collected objectives and relevant guiding questions as well as the review of the secondary information.

B. Representatives of concerned government and nongovernment institutions

The views of these representatives were collected through IDIs. The specific questions for these interviews were drafted in light of the specific objectives and relevant guiding questions as well as the review of the secondary information.

C. Interviews with Civil Society members and Church representatives, to verify the data collected from interviews of respondents category a and b .

During the course of primary information collection, case studies of good as well as

inappropriate practices were also collected.

4. Geographical Scope of Study

Pakistan is an extremely diverse country in terms of topography, climatic conditions, culture and levels of human development/poverty. This diversity in various regions of Pakistan has created distinctive conditions. This shape the unique social, economic and political situations in these regions with internal variations and diversities. Broadly Pakistan can be divided into thirty divisions of four provinces.

This study demanded national coverage. For the purpose, efforts were made to capture the diversity in terms of: sub-national administrative divisions of Pakistan (provinces, divisions and districts), only those divisions and respective districts are selected which have a high Christian population. The provincial capitals of all provinces were selected. The following table briefly presents this scheme:

PROVINCES & REGIONS	DIVISION(S)	DIVISION(S)
Punjab	Bahawalpur	Rahim Yar Khan
	Faisalabad	Faisalabad
	Gujranwala	Gujranwala
	Lahore	Lahore and Sialkot
	Multan	Multan, Khanewal
	Rawalpindi	Rawalpindi
Islamabad Capital Territory	—	Islamabad
Baluchistan		Quetta
Sindh	Hyderabad	Hyderabad
	Karachi	Karachi
KPK	Peshawar	Peshawar
4 Provinces, 2 Regions and ICT	Ten (10)	Eleven (11)

Rationale for Selecting the Districts for Primary Information Collection

This study will be following an integrated approach while understanding and recording vulnerabilities and capacities of Christian communities.

- All provincial capitals being the hubs of economic activities are selected.
- The districts are selected based on the large number of Christian populations.
- The presence of PPI partners in the selected districts.
- The study demands a national coverage, above-mentioned divisions and districts have been selected.

5. Limitations

- Most of the Christian Business Persons and investors were reluctant to share information and give their opinion on the challenges being faced by Christian communities. This was mainly due to various fears including wrong use of the information given.

- Some of the Christian Business Persons were reluctant to share any information because they think that during discussion they are giving away business secrets which can create problems for them in future.
- To get information from the Christian community around the potential business at the beginning of the study seemed simple but it was a hurricane task.

SECTION-3

DISCUSSION (CHALLENGES AND OPPORTUNITIES)

This section provides the discussion on challenges and opportunities on Christian businesses in Pakistan. This section is based upon the discussions with various Christian business persons, investors, entrepreneurs, small shopkeepers and church leaders.

1. Christians Participation in Marketplace:

Christians living in Pakistan have traditionally been an underprivileged class and historically Christians are not business oriented. Unlike other minorities, the majority of Christians in

Pakistan opt for regular jobs in public or private sectors.

Christians in Pakistan remain isolated and segregated from local communities. They live in their own restricted neighborhoods and they support their own community and relatives. This has led to a lack of participation of Christians in the marketplace.

Unlike other communities in Pakistan, Christian community lacks any business support model. For instance, the business support model of Ismaili community is presented below;

Box-2 Marketplace Model of Ismailis

The Ismaili's extend their support to their community on three primary goals: Career Advancement, Collaboration, and Contribution. This facilitation is available in all Jamat Khanas as one window solutions.

CAREER ADVANCEMENT



Collaboration

- Connect like-minded Ismailis to promote learning and enrichment
- Unite Ismailis within and across professional disciplines and facilitate new business relationships
- Foster productive dialogue and a sense of community amongst Ismailis

Contribution

- Promote a willingness and desire amongst Ismaili community to give back (financial and technical support) to the community and its institutions in a professional capacity
- Establish infrastructure for Ismaili's to guide and mentor youth and underserved segments of the community.
- Encourage Ismailis to draw from and contribute to the pool to support businesses across Pakistan and the world.

For the purpose of implementing this model, Ismailis have established their support centers in all communities where their community resides. The support centers offer one window support to their community in finding a job or starting a business.

Box-2 Marketplace Model of Bahai's – A Story by Farsheed Rohani

According to estimates around 5,000 – 7,000 followers of Baha'i faith currently reside in Pakistan. Whilst banned from practicing their religion and studying in Iran's educational institutions, Pakistan's Baha'i population is grateful for the equal status and freedom provided to them by the government of Pakistan.

Upon arrival in Pakistan, building on their expertise they entered into restaurant and bakery businesses. Currently they have the unmatched bakery business in big cities of Pakistan. In Karachi Café George is an example which is one of the oldest Irani Café in Karachi and is known for making tea and buns. Their support to their community is unmatched. Their business support model is incredible which is based on three pillars; Friendship, Commitment and Honesty.

Friendship: They believe in friendships among communities for fellowship and supporting each other.

Commitment: They are loyal to everyone they work with or work for whether it's their customer or any one from their community. They are known for adhering to their commitments.

Honest: They are honest people, they are known for being honest to their religion, community and customers and everyone they work for or work with.

The nonexistence of government initiatives to uplift the economic status of Christians presents an extremely grim future. The "quota system", implemented in many political and academic institutions, creates reverse discrimination, where members of majority feel discriminated. Thus, instead of creating harmony, it further deteriorates the fluctuating relationship among Christians and the majority. Majority of the Christians failed to take advantage of the government initiatives.

Micro-finance initiatives, technical colleges, business incubators, tech-labs and other forms of support for businesses owned by Christians can substantially improve the living standards of this persecuted community. Business activity is essential for the progress of Christians. The delusional grandeur of the success, discipline and immaculate performance of Christian Institutions in Pakistan is long forgotten. Missionary schools, colleges and hospitals have been replaced by efficient and effective schools, colleges and hospitals. Christian Institutions need to revamp and restructure themselves to meet the challenges of the dynamic economic, social and technological conditions. There is a large number of abandoned structures (buildings) available across Pakistan that need urgent attention as a window of opportunity for businesses like Schools, Colleges, Hospitals, Technical Centers, Nursing Schools, Day care

Centers, Guest Houses.

Christians need to raise their voice on the challenges they are facing and they must present their solutions to the competent authorities in order to positively contribute to the Pakistani society. Recently, there have been some efforts towards integrating with Muslim political leaders and activists by many Christian leaders. Muslim leaders are seen celebrating Christmas and Easter while Christian leaders are seen celebrating Eids. This harmonious activity needs to be translated into social and economic partnerships. This could be glimpsed in Rahim Yar Khan where REEDS Foundation is making small efforts in the same direction. Social contributions of Christians must have a proper agenda and must be brought to public knowledge in the right spirit.

Underdeveloped Christian human resource presents the biggest challenge which Christians in Pakistan face, i.e. the Christian youth is not prepared for the future employment and entrepreneurial challenges. However, this also presents an opportunity for policymakers and strategists to focus their eye to this crucial matter. Christian Institutions, leaders, clergymen, and families must focus on human resource development and thoroughly understand the trajectory and requirements of 21st century careers.

2. Business skills/entrepreneurship development resources available in the country:

In the current decade, Pakistan has seen a rise in entrepreneurship especially amidst the youth. A large number of fresh graduates are creating their own startups with one objective in mind to create solutions for problems that a common person faces.

Startups in Pakistan face a number of challenges at the beginning of their journey. These range from raising funds, dealing with legal ambiguities, and learning how to manage their finances. In Pakistan, over the last few years, there has been a rapid increase in the number of private and government-funded incubators and accelerators. These institutions help develop a startup from its idea initiation through its official service/product launch.

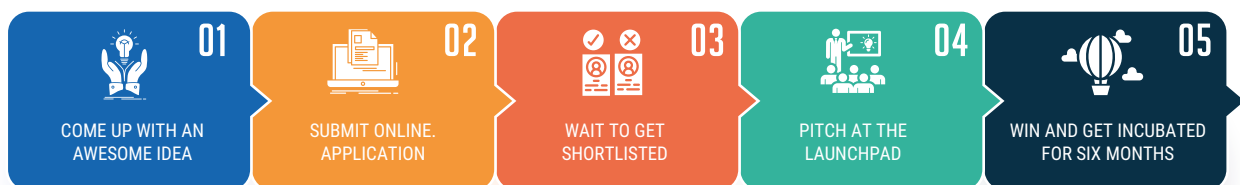
The Christians can take advantage of the following most popular incubators and accelerators in Pakistan.

POTENTIAL INCUBATORS AND ACCELERATORS	DESCRIPTION
<p>Small and Medium Enterprises Development Authority (SMEDA) Coverage: Nationwide</p>	<p>SMEDA is an institution of the government of Pakistan that provides working environment and business development services to small and medium enterprises. Currently, SMEDA is running twenty-eight projects with a total expenditure of RS. 4.2 Billion.</p>
<p>Plan9 Coverage: Punjab</p>	<p>Plan9 is a government-funded incubator, which is based in Lahore. This Punjab Information Technology Board incubator was established with the vision of creating an entrepreneurial ecosystem in Pakistan. Back in August 2012, Plan9 was founded and it is now among the pioneers of incubation in Pakistan, which is striving every day to ensure sustainable growth of tech-product based startups. Plan9 gives a legitimate platform to aspiring start-ups who wish to begin their entrepreneurial journey. The selected startups receive the Zero Equity Return, Office space/Free utilities, Monthly stipend (5 people), Business Model Development, Mentorship, Free Legal Consultation, Networking and Investment Opportunity.</p>
<p>National Incubation Center-NIC Coverage: Nationwide</p>	<p>National Incubation Centre is a Pakistan-based start-up incubation program under a public-private partnership with the Ministry of Information Technology and Telecommunication (MoTT), and other entities in Pakistan including the Ignite National Technology Fund. The Ignite National Technology Fund has established five regional NICs all across Pakistan as the resultant of the strategic infrastructure development component of MoTT's Digital Pakistan Policy.</p>
<p>Microsoft Innovation Center Startups Incubation Coverage: Islamabad Capital Territory</p>	<p>Microsoft Innovation Center Start-ups Incubation is a unique program designed to promote innovation. Working with the Punjab Information Technology Board, the main idea behind this incubation program is to facilitate the transformation of high-potential software startups into successful businesses.</p>

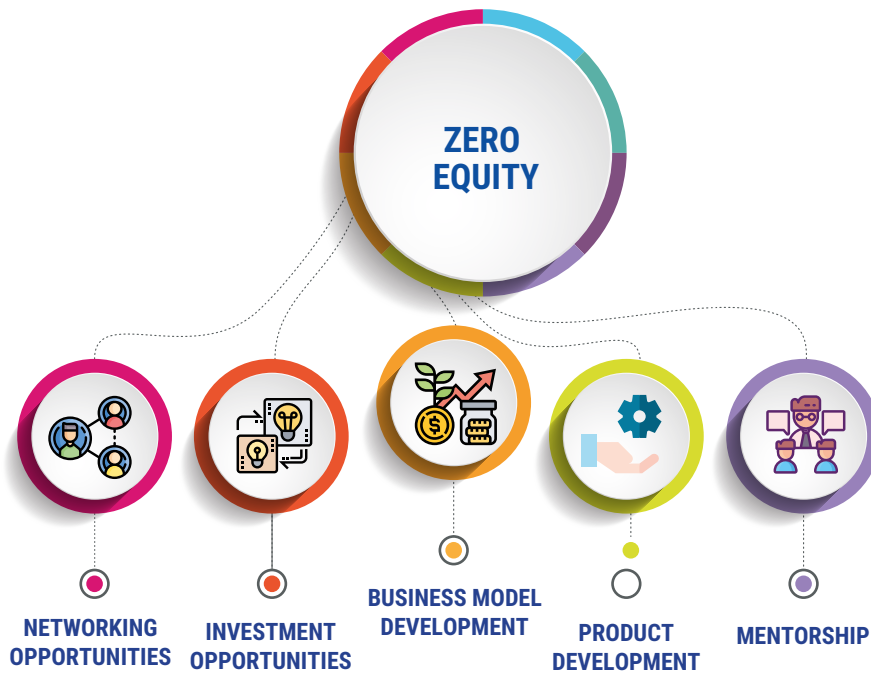
<p>Technology Incubation Center Coverage: Islamabad Capital Territory</p>	<p>Technology Incubation Centre, NUST, based in Islamabad, Technology Incubation Centre became the first technology incubator of Pakistan in 2005. The program is the pioneer of incubation and acceleration of the start-ups, which was founded by the National University of Sciences and Technology. TIC aims to provide entrepreneurs and teams the required office facilities for maximizing their abilities and sustainability. TIC has many success stories and has helped many excellent start ups reach their full potential by providing them a safe space to work and guiding them through their mentors.</p>
<p>Lahore University of Management Sciences (LUMS) Center for Entrepreneurship. Coverage: Punjab</p>	<p>LUMS Centre for Entrepreneurship is a tech incubator associated with the Lahore University of Management Sciences – arguably Pakistan’s most successful private sector university. Also located in Lahore, the incubator has a four-month program where it provides free office space and counselling. It does take a small equity percentage for each startup accepted into the program, ostensibly to compensate for the monthly stipend it disburses to each venture.</p>
<p>Technology Incubation Center Coverage: Islamabad</p>	<p>Technology Incubation Centre is an initiative of the National University of Science and Technology, located in Islamabad. By virtue of its association with the university, most of the start-ups housed in the incubator have a focus on hardware, engineering, and big data. It also offers companies free office space and mentorship, taking a small equity percentage in exchange.</p>
<p>Kamyab Jawan Program Coverage: Nationwide</p>	<p>Government has launched a program through which the young generation can get opportunities to excel in their respective fields. Following are the 6 important schemes included in the program i.e Youth Entrepreneurship Scheme(Yes!), Hunarmand Pakistan (Skills for all) Program, Tiger Force (The Volunteers), National Youth Council, National Internship Program and Green Youth Movement</p> <p>The government has so far disbursed soft loans amounting to Rs.1 billion among 2,190 qualified entrepreneurs under the Youth Entrepreneurship Scheme (YES) of Prime Minister’s Kamyab Jawan Programme. Out of total disbursed loans, at least 30 per cent were given to women and the male entrepreneurs received around 70 per cent of the total amount.</p>

The services being offered by various platforms mentioned above are almost the same. The incubation process, incubation model and startup domains are mentioned as below:

INCUBATION PROCESS



INCUBATION MODEL



START-UP DOMAINS

SaaS	Robotics	AdTech	Mobile	Fashion Tech	EdTech
Health Tech	FinTech	Retail Tech	Travel Tech	E-commerce	Big Data
AI/Vr	Green Tech/ Clean Tech	BioTech	IoT	Power Tech	Hardware

SERVICES



Accessing these Platforms/ Incubators:

The Christians across Pakistan, who intend to start businesses can access these platforms as these platforms are an equal opportunity platform. Any person regardless of religion can access these given;

- Anyone from across Pakistan can apply and participate in these platforms.
- The person/team applying should be a Pakistani National
- The person/team should have a brilliant idea and passion.

- Required age is 18 years of age or above.
- In most of the cases no minimum qualification required.
- These platforms are an equal opportunity platform.

Finance and Loans Schemes by the Government:

Christians can access the loan schemes being offered by the government. To access these schemes, minimum documentation is required. In some cases, the academic qualification could be a hurdle but generally the loans are easily accessible.

POTENTIAL INCUBATORS AND ACCELERATORS	DESCRIPTION
<p>State Bank of Pakistan-Women Loan Scheme</p> <p>Coverage: Nationwide</p>	<p>Women can obtain business loans of up to Rs. 5 million at 5% interest. Loan applicants will be required to show proof of income if any women decide to obtain a loan of an amount up to Rs. 500,000 or more. It is different from normal loans which are for education, marriage, and house building, but women hardly know about such facilities. The program will provide awareness to 1 million people. 50% of whom will be women.</p> <p>These loans are being provided under Prime Minister’s Youth Scheme that allows women to take loans up to Rs. 1 million without collateral.</p> <p>The Youth scheme program has a quota for 25% women. The central bank has also launched a financial literacy program for women's awareness in this regard.</p>

3. Christian’s Participation in these Opportunities

Given the various limitations, only a small number of Christians participate in these opportunities. The main reasons for not participating or taking advantage of the government offered programmes and opportunities are;

Access to Information: In some cases, it is seen that due to lack of knowledge and information Christians are not aware about several types of financing and support programs and often they do not understand the benefits, possibilities, and drawbacks of different programs being offered by the government. Most of the Christians in Pakistan are residing in rural

areas of Pakistan where they don't have access to information on accessing various government-run platforms and schemes. Normally if people are even aware of these programmes they are reluctant and hesitant to take advantage of these due to various mis-conceptions like it must be a lengthy process, the programs are only for people with degrees, lots of documentation will be required and we will be unable to produce documentation, we are not eligible being a minority etc. The Christian community in Pakistan must develop literacy programs to ensure Christian across Pakistan can make sound decisions and could be part of these programs.

Illiteracy: is a big problem because the illiterate Christians are unable to understand the new techniques of social life. Illiterate Christians which make up most of the Christian population in Pakistan are unable to read books, magazines, articles, and other reading materials including the reading of any opportunities. Illiteracy is a barrier in the social progress among Christians in the society. To bring them out of this illiteracy, they should be provided information through mass media of communication and educated people should explain the impacts of being literate.

Criteria: It is noticed the most important constraints that young Christians face in accessing the facilities offered by government includes: criteria for minimum educational qualification, lack of personal funds for sharing, lack of sufficient collateral or guarantees to secure opportunities, lack of business skills and experience that young people are unlikely to have, meeting strict scoring criteria required by many organizations, and documentation procedures and information required by government.

Unavailability: Unlike other minority groups in Pakistan like Ismailis, Christians lack any business/ opportunities support model. The lack of support platforms in Christian community to provide advice and guidance to Christian community across Pakistan is in turn contributing to loss of entrepreneurship and business opportunities for Christians.

Deep rooted fears: Entrepreneurship in Pakistan is often hindered by the culture, socio economic conditions and religious factors. Pakistan possesses a highly religious culture where the society is Muslims dominated and Christians play a very submissive role in the society. The religion in Pakistan provides motivation for doing business and at the same time it creates hurdles for minorities particularly Christians for doing business in Pakistan. Though Christians have enormous entrepreneurship potential however it creates barriers and Socio-cultural constraints. These barriers create fears, hindrances and hurdles in the minds of Christians to do business.

4. Sectors with Growing Business:

The analysis of the small businesses running in Pakistan which can return Christians with the fortune are mentioned below. The different points of view, according to the vision and forecasts of Christian professionals, are closely linked to the short term return mostly, to achieve a rapid return on investment and successfully achieve an increase in benefits for the joy and contentment of "small and medium investors."

The year (2020) due to COVID-19 brings many difficulties for businesses of all sizes and shapes. Many businesses suffered losses but, with such a tough time and the complex economic scenario also offers excellent opportunities for investors in many sectors. For example, some of the best investment opportunities in Pakistan are given below. Please note that these businesses are mapped through discussions with various Christian businessmen and entrepreneurs contacted during this study.

- **Real Estate/Construction Business:**

The Christian with less capital to start a business, should consider starting a real estate agency. This requires skill to link corporate and individual clients with people who have properties for sale or lease. Gradually, a growth in business to become a real estate developer will be observed. Real Estate business is one of the top sectors in Pakistan. Christian as an individual or in groups could start business on a small scale then expand it after it becomes a profitable venture. The real estate business can be further scaled up as a construction business. The Christians associated with real estate have reported to be earning high commissions on selling other properties too.

- **Transport and Supply Business:**

Many Christians businessmen are of the view that transport and supply business could be another avenue/ prospect business option for Christians and requires low investment. Minorities particularly Christians can earn money by helping importers or business owners move their goods from the port to designated locations. A practical form of

this business is through the use of vehicles that are points of sale for the company. It will depend on investment grade and the line of business, for example, adapted motorcycles with back inventory for sale, food carts, vans, or trucks equipped with kitchenettes to sell food.

- **Clothing and Fashion Business:**

In Faisalabad, Lahore and Karachi majority of the Christians are associated with clothing business. Their association with clothing and fashion business ranges from cloth importing, exporting to having shops/outlets. Despite testing times in Pakistan during 2020, the fashion industry remained one of the most prosperous and profitable trades. A Clothing Business in Pakistan will always see sales due to the constant change in trends. Another reason that the fashion industry turns out to be good business is the little economic investment and time that it requires. Besides, it is not necessary to be an expert in fashion design since there is the option of Importing Clothes from countries (china) which many Christians are doing at low prices and selling them for double or even triple.

Clothing business can be started online, if it lacks a place and has less investment. Many Christians in Lahore and Karachi during COVID-19 made an online boutique through starting a page on social media like Facebook and Instagram etc.

- **Travel Consulting:**

In Lahore and Karachi, people travel in and out of Pakistan all the time. Some Young Christians entrepreneurs have started their travel consulting business by joining established travel agencies or creating their travel agency from scratch. Travel consulting firms help organize business trips, student excursions, as well as personal vacations. They also offer ticket booking and hotel booking services to people traveling in and out of Pakistan which help them to gain extra financial resources.

- **IT/Online Entrepreneurship:**

Given the covid situation as well as the changing environment, Pakistan is at a lower edge these days in regards to employment. More and more youth tend

to move towards online entrepreneurship. The people associated with online work reported to be earning handsome amount per month.

- **Animal Farming:**

This is for rural areas of Pakistan where a varying number of Christians reside. Farming is not related to crops or agriculture only, In Pakistan, fish farming, the business of raising hens and other eatable animals is also a high demand business with short term profit gain. There is a huge demand in Pakistan for eggs, milk, and other animal products. Christian communities in rural areas of Pakistan can make a lot of money from animal farming. As for poultry, one can rear chicken, fish, cattle farming, cows, turkeys, and so on. This business can be started with very little capital. With time, the business would grow as it generates more profit.

5. Various dimensions of starting a business in Pakistan

In Pakistan, many young Christian entrepreneurs launch a business without testing their product or service or carrying sufficient market research to determine whether their product would carry a validated market opportunity with customers willing to pay for it. Sometimes they emulate an idea that worked in a local market, without considering socio-cultural and religious elements. Taking learnings from various young Christian entrepreneurs it was revealed that many start-ups apply the same copy-paste culture that they used in their university assignments by photocopying another start-up model which may not be suitable in all contexts.

Even though it is encouraging to see Incubators and accelerators paving the way for start-ups, some challenges and gaps remain. Some suggestions are made to counteract these challenges in an effort to further enhance the quality of start-ups:

- As legal laws can be daunting for Christian startups, it is suggested that awareness on legal documentation and requirements be provided to help startups with patents, trademarks, copyrights, taxation laws and company incorporation.

- Many young Christian entrepreneurs have mentors that don't have the background in the industry that the startups are trying to set foot in, so their advice becomes futile as they cannot provide guidance aligned with the scenarios startups face.
- Most Christian startups are run by people that do not have prior entrepreneurship experience. For this incubation centers could play a vital role for guiding young Christians. The incubation centers bring in people with actual business expertise to guide startups from inception to scaling.
- Even if Incubations have great leaders and mentors, oftentimes the capacities required for business remains a question. It is recommended to invest in human capital as they are responsible for various aspects of business and should not be compromised.
- It is seen quite often that founders of technical companies do not have a technical background which results in founder mismatch, and valuable funds would have to be devoted to pay for software houses to develop software. Hence, in order not to lose valuation it is important for founders' expertise to match their company industry.
- Startups also frequently struggle with understanding laws and guidance regarding taxation laws and education to minimize taxes and maximize tax cuts is also the need of the hour.
- Christian Entrepreneurs lack the skill of strategic planning which is the process of documenting and establishing a direction for small business—by assessing both where the business is today and where it would be after a certain timeframe. The business plan gives young entrepreneurs to record mission, vision, and values, as well as long-term goals and the action plans to reach them. A well-written strategic plan can play a pivotal role in a small business's growth and success because it guides how best to respond to opportunities and challenges.

6. Gaps Identified in Christian Business Skill Development Programs

Through discussions with the representatives of various Christian organizations, the gaps identified in Christian business skills development programs are mentioned below;

- No evidence of any link of Christian Business Skills Development Programs with government programs was found during discussion. To ensure the Christian Business Skills Development Programs' relevance to the needs of Christians, this is important that 23 partner organizations learn from related government led initiatives like TEVTA through building a close liaison and partnership with such departments. For the sake of achieving a sustainable impact of the business skill development programs, this is recommended that PPI and partners should develop strong linkages with the government departments to benefit from similar programs being run by the government and other related agencies.
- Christian Business Skill Development Program being run by PPI and its partners gives the impression of weaker context analysis and programming and limited consistency with result-based management principles. In most cases programs lacked analysis of comparative value of the preferred intervention approaches, stakeholders and kind of business interventions planned. Most projects target youth and students in general. From a business skill development program perspective and according to the supporting contextual analysis, the target groups focused through varied programs appear relevant in terms of significance and potential they carry however due to lack of proper strategic planning the incremental increase in businesses is not observed.
- Shared learning and Knowledge management has emerged as another weaker link of Christian business skill development programs and not much is available around learning from business/skill development programs. This is largely attributed to weaker and

limited focus/capacities of PPI partners to engage meaningfully to produce knowledge products and wider dissemination of learning among PPI partners. Such a knowledge base, if available, is currently inaccessible by the larger Christian's civil society in Pakistan, and as such this limits the capacity of smaller organizations to understand and promote business skills and prospects for Christian businesses in Pakistan.

- The future programs may benefit more if PPI articulates its business prospects country strategy and disseminate to existing/ potential partners to bring greater focus and coherence with on-going and future projects.
- To overcome the technical backstopping challenges (given PPI preference), PPI needs to either increase in-country capacities or explore outsourcing options for such projects/programs design and management. Moreover, the project's design must lay greater focus on technical capacity development of partners.
- The project/programs inception stage is extremely critical to business/skills related projects hence, PPI should consider evolving mechanisms to provide adequate technical support to partners during inception. This could be done through engaging technical experts, and ensuring cost of such support is built into the project/program proposals.
- Educated Christian youth, studying in Pakistani Universities and with an aim to start business, under the influence of multiple factors such as peer pressure, alienation, lack of opportunities for self-expression, the prevailing environment, is vulnerable to falling victim to fears. Due to a lack of psychosocial support, such business development programs in the country and a fragile economy; Christian's younger generation seeks solace and refuge from the depressive environment in prayer and religion. Psychosocial support and mentoring should be part of business

development programs.

- **Capacity Building:** The business development programs by PPI and its partner organizations do not support formal organizational or human resource capacity building in the form of technical training, field exchange visits, or provision of technical assistance to support key areas and critical points in business project implementation such as content/ manuals/ material development. The assumption that partners would have improved capacities by just being part of the grant application process or project delivery, is not a valid one. Therefore, in future, PPI should focus on encouraging structured capacity assessments, capacity development and apportion resources in each grant for capacity development of partners.
- **Communication, Networking, Coordination:** The business development programs design need to focus more on cross organizations coordination, networking and communication to encourage knowledge and learning exchange.
- PPI could consider introducing structured short training courses/ capacity building workshops in consultation and collaboration with technical experts on business development. PPI may need to consider helping partners to understand proposal and project development, M&E, documentation, result-based management, etc This could be done using in-house resources or outsourcing and would entail 'hand holding' and 'mentoring' of smaller organizations.

7. Barriers to Christians with good ideas and what prevent them from starting a business or from moving beyond the startup to the Growth Stage

- **Keeping up with the market:** Most of the young Christian Entrepreneurs don't carry out market research when they launch their business which in turn has the risk of making business decisions based on out-of-date information, which often lead to business failure. In

Pakistan, business conditions change continually, and market research should be continuous as well.

- **Planning ahead:** A majority of Christian youth and even the Christian Business Persons do not have forward looking or a business expansion approach which they often attribute to various fears one most common is that if they expand business their business might be taken over by majority.
- **Cash flow and financial management:** Majority of the Christians are not financial managers. Their cash flow control is not good which is instrumental for any business. For a growing business, it's crucial - cash constraints are the biggest factor limiting growth of Christian businesses in Pakistan.
- **Skills and attitudes:** The young Christians do have the potential to establish and run business but for its growth it's important to have a certain skill set and the right attitude which is the driving force behind creating and growing new businesses. The right skills and attitude are often found to be missing.
- **Confidence in Abilities:** This study also tried to dig deep enough to find the reasons for not starting a business by very bright Christians. The biggest barrier found was fear that was present in almost all Christian entrepreneurs, but it is conquerable.

8. Potential Partnerships for PPI

The potential partners PPI could work with for any project and programs includes;

- **Christian Technical Training Center-Gujranwala-CTTC** is a Center of Excellence for Technical and vocational training situated in Gujranwala. Since decades, CTTC have produced creative world class Technicians and Associate engineers who are serving not only at the national level but also at the international level. The CTTC has a large Alumni across Pakistan and its physical infrastructure is excellent with a very positive approach of its

management.

- **Forman Christian College** is an independent research Liberal Arts University located in Lahore, Punjab, Pakistan founded in 1864. The university is administered by the Presbyterian Church and follows an American-style curriculum. Forman Christian College, offers a unique range of Postgraduate programs designed to provide students a strong base for their academic and professional careers. The department of business of FC College is the most relevant department where the courses on business administration are taught.
- **Limitation:** CTTC is producing skilled professionals or a pool of 'educated' professionals ready for entering the job market. The issue is that CTTC is not a center where incubation sort or activities could be undertaken and also the institute does not offer any entrepreneurial or management related degree or courses. The courses offered by CTTC are technical and limited to diplomas or three years courses. However, the facility could be used for piloting.

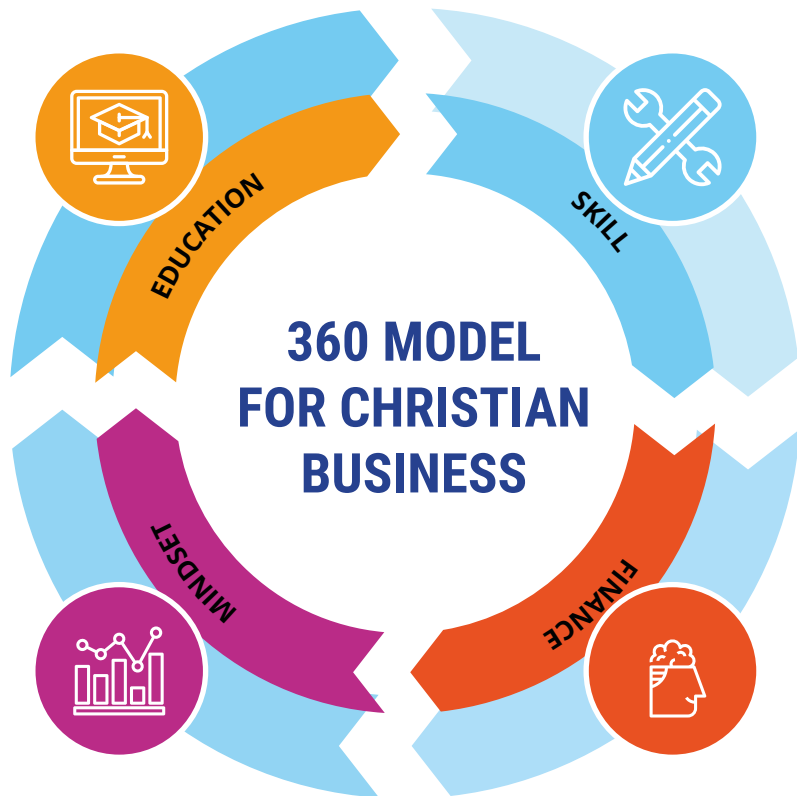
The potential role of CTTC and FC covers two main complementary, but distinct, roles: skills for all, and the preparation of entrepreneurs. The importance of both roles calls for integration and coordination via linking both CTTC and FC in the programs aimed at business development. The business development program strategies must stem from a broader strategy to promote entrepreneurship and technical skills. However, before we take that first step, it's important to acknowledge and recognize the strengths of each of these two institutions.

SECTION-4

CASE STUDIES

360 MODEL FOR CHRISTIAN BUSINESS

In one of the discussions with Mr. Fabian Khursheed, he mentioned a 360 model for Christian businesses in Pakistan. The model is based on four pillars;



1. Education: The literacy rate of Christians in Pakistan is low. The low education among Christians hampers their growth as well as their wellbeing. Education creates a solid foundation for Christians who want to move on and establish their own business. Education provides Christians with a chance to obtain both the knowledge of theory and practical skills. What is more important? Business education provides real-world experience and prepares for grown-up life and independence. The Christians need to uplift their education.

2. Skills: Christians lack business skills in general. The Christians who are even in business are tuned for small Businesses only. The Christians who need to start their business should equip them with emotional intelligence, communication skills, financial management skills and business planning and execution skills.

3. Finance: Undoubtedly, finance is one of the most important aspects of any business. The Christians who intend to establish any business come up with the limitation of lacking financial resources. Such Christian individuals should be linked to the Christian investors who are ready to invest in any workable idea. Moreover, such individuals should be supported to take advantage of the government loans schemes.

4. Mindset: The truth is that mindset has everything to do with perspective business. The Christians foundational beliefs, attitudes and biases naturally affect their way of thinking to do business. Having an optimistic mindset increases the likelihood of formulating a winning perspective business. Such a mindset is missing among Christians. The Christians who need to do business must be supported to have a positive mindset to do business.



Nasir Siddique Maratha- Lahore.

He is an exporter of towels and footballs and an owner of a travel Agency in Lahore. He has a proper office with 12 people working in the travel agency. He is of the view that for Christians to prosper in business, they have to promote the concept of fellowship where they are supporting each other in doing business. He is a firm believer that the fellowship creates a sense of community, in which all members are valued. His idea of fellowship is where Christian business people support each other for the purpose of growing spiritually and financially. The fellowship provides them with a forum in which business men and women can promote their business in order to gain new customers, exchange leads with one another, share personal experiences and successes in both business and life, seek opportunities, develop new business skills, and explore ways in which they can share their Christian brotherhood in the business world, especially in Pakistan. He practices fellowship to an extent he could and says that fellowship is the only option for the wellbeing of Christians in Pakistan.



Asif Khurram- Quetta.

Mind set and lack of confidence are the main issues for Christians in Pakistan to move in to business. Church, civil society and political leaderships must work to motivate and facilitate especially youth to adopt trade business. Once but he said currently it's safe to work in Khyber Pakhtunkhwa. Discrimination and other biased attitude are important challenges but now we respond in collective so youth can really explore their potentials. On other hand, state has lots of opportunities which enables an entrepreneur to kick off their ideas and enter into the business industry. Loans, technical trainings, incubation centres are very help full for any new comer, but we should help entrepreneur to understand the process and complete these successful.



Shahbaz Nazim- Multan

Shahbaz Nazim is a renowned computer businessman in Multan. He is the member of Multan Chamber of commerce and the market president of Khan plaza, the hub of electronics and computers in Multan. From childhood he was told to be an entrepreneur and that business is his future. His upbringing helped him to be a successful business person. Through church he sponsors the education of some 10 children every year. He has also provided the church with the advance cheques for the next two years for children's education. He is also a humanitarian worker and contributor to various humanitarian organizations like Caritas. He is also an exporter of computer equipment to other countries. He is planning to start a separate business with the aim to support the church.

He said that unlike Muslims, Christians cannot take business pressures

and are unable to respond to hardship. He said that he is available for all those Christians who intend to start any IT related business. He will guide them, teach them, mentor them in all aspects of computer related business.

Hannan Chaudhry- Khanewal



Hanan Chaudhry is a businessman from Khanewal. Few years back he started his own petrol pump/gas station in Khanewal. His petrol pump/gas station is doing exceptionally well. He is well versed with the requirements of starting a petrol pump in Pakistan Starting a petrol pump is itself a long and complicated process. Obtaining NOCs from the government takes a lot of time , sometimes up to 6 months. Hannan is ready to support anyone from Christian community who intends to start a petrol pump business. He offered his services in all aspects of setting a petrol pump/gas station.

Wilson Bhatti-Lahore



Wilson Bhatti is from Lahore and doing his cloth stitching and garment business in Anarkali area of Lahore. Anarkali is one of the prime and oldest markets in Lahore and mainly sells textiles, garments, jewelry, and many other items. He is doing business in the middle of Muslims businesses and he claimed not having experienced any sort of discrimination from them. He said that fears of starting business in Muslims majority areas is not real. He is ready to support any Christian who intends to start his business in the field of clothing and garments.

Lal Dean- Senator- Sindh



Dean was elected to the Senate of Pakistan as a candidate of Pakistan People’s Party on Christian seat from Sindh during the 2018 Pakistani Senate election. According to him, low progress of Christians in business is mainly attributed to low levels of education, lack of interest and attitude. He said that Christians are not ready to take challenges. If somehow they get a loan of any kind they invest it on getting alcohol. He said the progress of Christians is contingent upon their seriousness to do business.

Ch. Ashraf Farzand- Islamabad.



Chaudhry Ashraf Farzand is convener at Inter-Faith Harmony Sub-Committee of Islamabad Chamber of Commerce. He is also the Chairman Minority Forum of Pakistan. In addition to working in Islamabad Chamber of Commerce he is working as a trader in Stock Exchange. He is of the view that Christian community is playing an important role in the economic development of Pakistan, which is laudable. He said he is ready to guide and support Christians who intend to start their career as a trader in stock exchange. He assured that he would continue to play a role in promoting the business interests of Christian traders and Christian communities.



Dr. Zahid Saleem- Rahim Yar Khan

Dr. Zahid Saleem is from Rahim Yar Khan and he is an entrepreneur. He is into cattle farming at medium to large scale. He is of the view that cattle farming is a profitable business for Christians and it could be started with low investment followed by scaling it up. He said that in his region Christian community is reluctant to have their own business and they prefer to do jobs. He is also ready to support and guide Christians who intend to start cattle farming.



Rev. Faraz Malik- Lahore

Rev. Faraz Malik said, the message of Jesus Christ was conciliation, love and forgiveness for all and that its needs to be fully implemented for a peaceful society. He said that all communities in Pakistan have to work together for building a progressive and prosperous Pakistan.

Rev. Faraz Malik is into the leather business. He is exporting high quality leather to Europe. He said that Christians lack business knowledge and have fear of being discriminated against. He is of the view that discriminatory treatment is routinely observed however it's not common where the Christians are economically empowered. Poor access to education, poor business knowledge and restricting business to Christian community is leading to clientage fall. He offered his full support to those who intend to start leather business.



Ejaz Jacob Gill- Faisalabad.

Ejaz Jacob Gill is a businessman from Faisalabad. He is in agriculture and doing livestock sale purchase business and he is of the view that motivation to do business is the first step towards establishing any business. If a person is motivated, he can easily learn skills. In his view the government loan opportunities are accessible to Christians as well however due to their mind set of being discriminated against, they normally are hesitant to take part in such schemes. He is ready to support any Christian who intends to start a livestock business in Faisalabad.



Dil Nawaz Khan –Lahore.

Dil Nawaz Khan is running a boutique in the Liberty area of Lahore. Liberty is one of the main shopping hubs of Lahore. He has his own stitching factory where about 40 female workers are working. He is of the view that for Christians, clothing and garment business is the top business in Lahore. He said there is no question of being fearful. He offered his help and support in giving internships to young Christian, guiding and mentoring them and supporting them to open their own businesses.



Ibrahim Sikander –Ismaili- Lahore.

Ibrahim Sikander is from Ismaili community. Ismailis have established their support centers in all communities where their community resides. The support centers offer one window support to their community in finding a job or starting a business. This support is based on three primary goals: Career Advancement, Collaboration, and Contribution, Christians should also start such platforms in their communities.



Dr. Asher - Karachi

Dr. Asher is from Karachi and he is an inventor, a businessman, philanthropist, a motivational speaker and an entrepreneur. He is into many businesses around the world. With more than 15 years of experience up his sleeve working at global level. He is also the owner of the only air ambulance service of Pakistan. He is a real example/product of a Church based platform in Bangkok. He is ready to invest in sound ideas of Christian entrepreneurs.



SECTION-5

RECOMMENDATIONS

During interviews with Christian Business Persons as well as Entrepreneurs, some recommendations were made. These recommendations along with some analysis made in the previous section is presented below;

- To mobilize and understand the landscape of Business Persons, it is recommended that four types of networks should be developed at targeted districts with the support of concerned local Churches and notables from Civil Society. The membership of this network is contingent upon;
 - ✓ Successful Business Persons of District
 - ✓ Current and Potential Investors
 - ✓ Highly Skilled Persons in Business Community
 - ✓ Potential Entrepreneurs

The network may be facilitated by PPI and coordinated by a volunteer Coordinator from the Business community in respective district(s).

- There is a strong need for development of business mind set and awareness raising to boost the moral and confidence of the potential business persons. Therefore Expo, training and conference should be organised in respective district(s) as per need and requirements.

- There is a strong need for capacity building of potential business persons for their start up and further economical uplift. A participatory and well need based capacity building program develops and rolls out.

- Christian community lacks any business support model which in turn is limiting their role in the market. The model could be on the basis of three to four pillars for instance career advancement, collaboration and networking, contribution and extending financial support coupled with skills enhancement. The Christians who need to do business must be supported to have a positive mindset to do business. This model should work on a pattern of one window solutions which may facilitate and be owned by PPI.

Christian Technical Training Centre may be

picked as center of activities through organizing a two day Business Conference where invitees may be from;

- ✓ Successful Business Persons of District
- ✓ Current and Potential Investors
- ✓ Highly Skilled Persons in Business Community
- ✓ Potential Entrepreneurs
- ✓ Bank officials expressing loans and other opportunities details with explaining criteria and procedures

This Conference will boost the confidence of Potential Business Persons and become the source of networking as well.

- The CTTC conference model may be replicated after customization and incorporations of learning in Lahore, Karachi, Faisalabad, Rahim Yar Khan, Sialkot and Multan. These expos will bring together the young Christen entrepreneurs and Christian business Persons which in turn will help starting up businesses by young entrepreneurs. During these business expo's the young entrepreneurs can showcase what they are doing and the businessmen can motivate them through sharing of their learnings. It would also provide the young Christian entrepreneurs with a chance to do networking and create linkages. During the expos if any idea through showcasing is clicked, the investors could support the idea through providing financial backing to the idea.

- A mentoring and fellowship program for the young Christian entrepreneurs should be initiated across Pakistan. For Christians to prosper in business, they have to promote the concept of fellowship that needs to be promoted and supported. Through this fellowship the Christians business people support each other for the purpose of growing spiritually and financially. The fellowship will provide them with a forum in which

business men and women can promote their business in order to gain new customers, exchange leads with one another, share personal experiences and successes in both business and life, seek opportunities, develop new business skills, and explore ways in which they can share their Christian brotherhood in the business world, especially in Pakistan.

- It is also recommended that there should be a “Christian Commercial Bank” which may cater and facilitate the Christian Business Persons and Entrepreneurs regarding government level financing.
- It is also recommended that there should be a “Christian Micro Finance Bank” to cater the financial needs and solutions so poor community fellows may be freed from the clutches of money lenders.
- Capacity building and awareness raising sessions with young Christian entrepreneurs is the key for their growth as an entrepreneurs and business person. The capacity building through training should focus on making them aware of opportunities available, proposal writing, loan processing, establishing market links and the business start-up related documentation. These trainings should be imparted based on standard training manuals/toolkits.
- The trainings and mentoring sessions with young Christian entrepreneurs should be started aimed at minimizing their fears and making them realize to use their potential for a better and prosperous future as a Business Persons.
- The business development programs being run by the government at various levels across Pakistan should be explored further and a mode of partnership with these programs should be developed. Which in turn will prove to be instrumental in translating business ideas by Christian communities into fundable projects.
- For the sake of achieving a sustainable impact of the business skill development programs, this is recommended that PPI and partners should develop strong linkages with the government departments to benefit from similar programs being run

by the government and other related agencies.

- Taking stock of discussions with Christian Business Persons it can be concluded that various Christian Business Persons are working in and across Pakistan and they are ready to support Christian entrepreneurs in various fields. The support being offered by these entrepreneurs includes coaching, mentoring, providing internships and even investing in any substantive idea. The PPI programs should take advantage of the offers being extended by these Business Persons.
- The exposure trip of key officials could be made to CBMC- Bangkok. CBMC is an association of Christian Business & professional leaders in 100 countries who share a passion to impact the global marketplace by the life they live as Christ. This exposure visit will give them an opportunity to learn and exchange ideas and refine business ideas.
- The forum of successful Christian entrepreneurs and Business Persons should be established at provincial levels and their annual meeting should be planned. During this meeting their ideas and support offered for such programs should be documented and collaborations should be developed with them.
- The future business programs by PPI and partners should be based on well-articulated “Business Prospects Country Strategy” which could be disseminated to existing/ potential partners to bring greater focus and coherence with on-going and future business skill related projects and programs.
- To overcome the technical backstopping challenges (given PPI preference), PPI needs to either increase in-country capacities or explore outsourcing options for such projects/programs design and management. Moreover, the project designs must lay greater focus on technical capacity development of partners.

- PPI could consider introducing structured short training courses/ capacity building workshops in consultation and collaboration with technical experts on business development. PPI may consider helping partners for shared learning and understanding proposal and project development, M&E, documentation, result-based management, etc This could be done using in house resources or outsourcing and would entail 'hand holding' and 'mentoring' of smaller organizations.
- To support and guide young Christian entrepreneurs, it is recommended that a toll-free number helpline should be established at PPI Office. This helpline should guide young Christians on and around the opportunities in the market and how these opportunities should be accessed.
- Given the boom in construction business around Pakistan and the government schemes and tax incentives associated with the construction sector, it is suggested that in the targeted districts i.e. Rahim Yar Khan, Faisalabad and Tharparker; small colonies/ housing schemes/ towns for Christians should be initiated. This will serve the twofold purposes i.e the issue of housing for Christians and expanding business opportunities for Christians.
- Around Pakistan dozens of Christian buildings i.e Schools, hospitals, community centers are vacant and portraying the picture of despair. These buildings are situated at prime locations. These buildings are owned by faith-based institutions. These buildings should be mapped first followed by their restoration. The business plans of these buildings should be developed and rolled-out.

CONCLUSION:

Christians living in Pakistan have traditionally been an underprivileged class and historically Christians are not business oriented. Unlike other minorities, the majority of Christians in Pakistan opt for regular jobs in public or private sectors.

Christians in Pakistan remain isolated and segregated from local communities. They live in their own restricted neighborhoods and they support their own community and relatives. This has led to a lack of participation of Christians in the marketplace.

Unlike other communities in Pakistan, Christian community lacks any business support model. For instance, the business support model of Ismaili community.

There are various incubators as well as government programmes to support young entrepreneurs across the country. The Christian participation in these initiatives are low given their perceptions and fears of discrimination. The Christians across Pakistan, who intend to start businesses can access these platforms as these platforms are an equal opportunity platform. Any person regardless of religion can access these given he/she is Pakistani national, having a brilliant idea and is over 18 years of age.

Christians can access the loan schemes being offered by the government. To access these schemes, minimum documentation is required. In some cases, the academic qualification could be a hurdle but generally the loans are easily accessible.

A Small number of Christians participate in these opportunities. The main reasons for not participating or taking advantage of the government offered programmes and opportunities can be attributed to:

- Christians are not aware about several types of financing and support programs and often they do not understand the benefits, possibilities, and drawbacks of different programs being offered by government.
- Illiteracy is a barrier in the social progress among Christians in the society. Illiteracy is a big problem because the illiterate

Christians are unable to understand the new techniques of social life. Illiterate Christians which make up most of the Christian population in Pakistan are unable to read books, magazines, articles, and other reading materials including the reading of any opportunities.

- It is noticed the most important constraints that young Christian face in accessing the facilities offered by government includes: criteria for minimum educational qualification, lack of personal funds for sharing, lack of sufficient collateral or guarantees to secure opportunities, lack of business skills and experience that young people are unlikely to have.
- Unlike other minority groups in Pakistan like Ismailis, Christians lack any business/ opportunities support model. The lack of a support platform in Christian community to provide advice and guidance to Christian community across Pakistan.
- Entrepreneurship in Pakistan is often hindered by the culture, socio economic conditions and religious factors. Pakistan possesses a highly religious culture where the society is dominated by majority community and Christians play a submissive role. The religion in Pakistan provides motivation for doing business and at the same time it creates hurdles for minorities particularly Christians for doing business in Pakistan. Though Christians have enormous entrepreneurship potential however it creates barriers and socio-cultural constraints. These barriers create fears, hindrances and hurdles in the minds of Christians to do business. The most common fear they reported is of being discriminated against.

The analysis of the small businesses running in Pakistan which can return Christians with the fortune includes; real estate and construction business, transport and supply business, clothing and fashion business, travel consulting and livestock/ animal farming business.

The study found out various gaps in Christian Business Skill Development Programs being run in the country, these include weak coordination, networking and partnerships with government run programmes, weaker context analysis on which the programmes are developed, weak knowledge exchange of such programmes and projects among PPI partners.

The potential partners PPI could work with for any business skills related project and programmes includes CTTC and FCC. The potential role of CTTC and FC covers two main complementary, but distinct, roles: skills for all, and the preparation of entrepreneurs. The importance of both roles calls for integration and coordination via linking both CTTC and FC in the programs aimed at business development. The business development programme strategies must stem from a broader strategy to promote entrepreneurship and technical skills. However, before we take that first step, it's important to acknowledge and recognize that the strengths of each of these two institutions complement and supplement each other. Taking stock of discussions with Christian businessmen it can be concluded that various Christian businessmen are working in and across Pakistan and they are ready to support Christian entrepreneurs in various fields. The support being offered by these entrepreneurs includes coaching, mentoring, providing internships and even investing in any substantive idea.

Annexure-A

Waheed Yousuf

Research Consultant
Pakistan Partnership Initiative
<https://pakistanpartnershipinitiative.org>
0333-5292341

Pakistan Partnership Initiative, the leading National Christian faith-based organization based in Islamabad, is conducting a research "Prospects of Christian Business in Pakistan" with the following objectives

1. To explore the ground realities in terms of Christian business persons leading in the Pakistani market place to identify challenges and opportunities that exist.
2. To learn from other minority groups on how they have encouraged or strengthened leading businessmen/women in the marketplace.
3. To identify Christians who are active/been successful in business.
4. To document success stories of Christians successful in doing business.
5. To understand the current landscape of leading Christian business persons in the marketplace.

To further elaborate on these objectives, Pakistan Partnership Initiative-PPI has also outlined a set of guiding questions seeking the study to provide answers to. These guiding questions are as follow:

1.1. Questions to guide the research

1. Why have Christians historically not participated in the marketplace? Other minority communities such as Hindus, Baha'is, Parsees, and Ismailis have prominent business people at every level.
2. What are the business skills/entrepreneurship development resources available in the country? Wherewith those with good business ideas turn to help them take their ideas and make them a reality? Incubators, accelerators, entrepreneurship programs run by the private sector or the government that is currently operating. Which of these are successful and hold promise for potential budding Christian entrepreneurs with good business ideas? Places where they can interact with other entrepreneurs to sharpen their ideas and broaden their horizons and form peer networks that they can draw on when they start a business.
3. Do Christians participate in these opportunities? The general impression is that they do not. If not, what is preventing them from taking advantage of these opportunities? Is it a lack of confidence or lack of necessary prerequisite skills or qualifications? What skills and or qualifications are missing? Might it be possible to enter into a partnership with an existing business skill development program?
4. How successful are these opportunities and what are the gaps that a PPI business skill development program would need to fill?
5. What are the barriers to people with good ideas and a drive to succeed that prevent them from starting a business or from moving beyond the startup to the growth stage?

6. What avenues are available for idea-stage businesses to get access to capital in Pakistan? Is it primarily to small loans, or are there ways in which they can get equity investments as well? If foreigners invest in business startups in Pakistan is it possible to get their money out?
7. In which sectors are the newest business being started and in which sectors are businesses growing?
8. What are the various dimensions of starting a business in Pakistan that we would need to know before we launch an effort to help Christians start a business or to help them take their business to the next level?
9. Are there potential partners we could work within this effort? Are there capacities at FC College or at CTTC that might prove useful? Who are secular partners we could work with? We are not targeting rural livelihoods and microfinance kinds of small businesses primarily aimed at providing subsistence income. We are looking at entrepreneurs with business ideas that have the potential to grow and scale.

Looking for your support:

Identification of Christian Business Persons , a person engaged in business activities with a capital of 10 million , whom we can interview around 40 to 60 minutes.

PS: You may contact to me for any further clarity or information (or in the following officials);

- Ashraf W.J. Mall 051 84808482.
- Titus Prince 051 84808483.

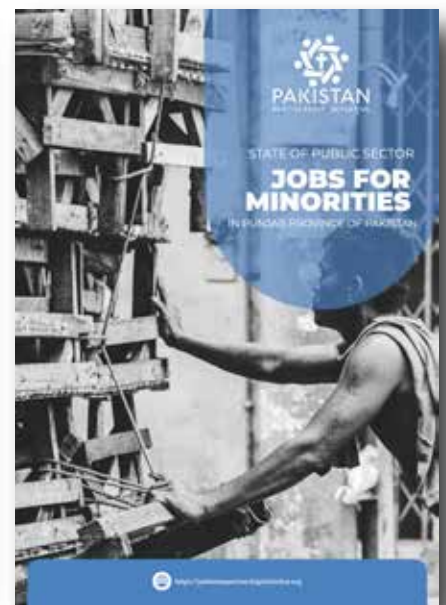
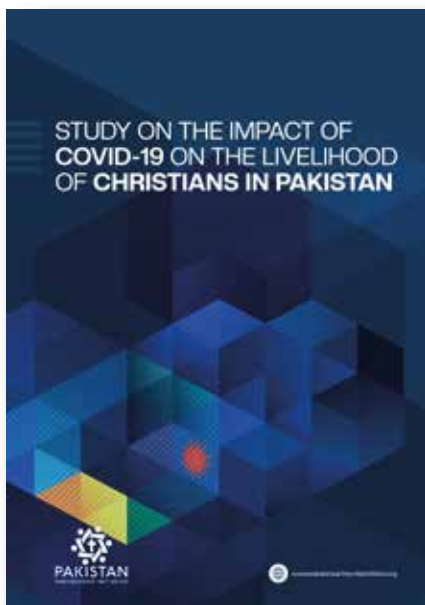
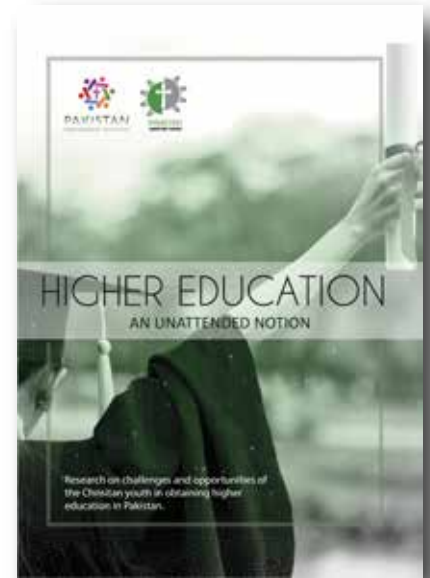
Annexure-B

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Waheed Yousuf
Lead Author


PAKISTA PARTNERSHIP INITIATIVE MORE RESEARCHES




Legal Status:

Pakistan Partnership Initiative (PPI) registered under the Societies Act 1860 in 2019 and signed a Memorandum of Understanding (MoU) with the Economic Affairs Division (EAD), Government of Pakistan in December, 2020.



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