

NIDA SALMAN

HELLO

B2B SaaS & Marketing Design | Global Remote Operations | Community Builder



createoriginal@gmail.com

0302 827 8383

2023

FRONTMATTER

TECHNOLOGY STARTUP

Brand and Marketing Design | Creative Direction

Frontmatter Branding

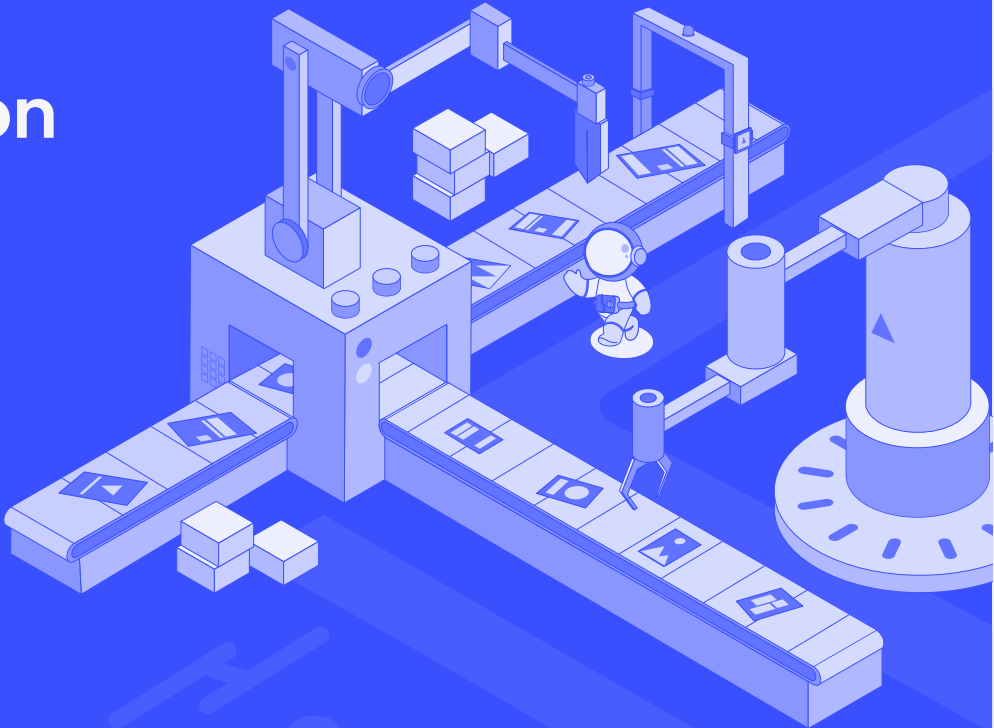
Logo Design

frontmatter

Creative production for fast moving teams.

High quality, on brand creative assets delivered to
you on demand.

Try for free



Free up Internal
Resources



Scale Creative
Production



Save Time
and Money



On Brand,
Every Time

Presentation Deck

dfontmatter

Polymer Search

Design partnership proposal

8 Jan 2022

About us

Building the future of digital services

Providing organisations with cloud-like scale and flexibility in workforce without any compromise.

Cloud-like scale and flexibility

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High quality output

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Self-service client experience

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A true cloud workforce

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The Problem

Your marketing team wants to move quickly but is constrained by limited resources. Hiring in-house is expensive whereas outsourcing (freelance, agency) entails significant administrative overhead.

Your options for creative production

| | In House | Freelance | Agency |
|-----------------------|----------------------------|----------------------------|-------------------------|
| Cost per month | ~ \$5,400 | ~ \$8,000 | ~ \$17,000 |
| Average rate / salary | \$65k/year | \$50/hr | \$100/hr |
| Skill | Specialized in 1-2 mediums | Specialized in 1-2 mediums | Multiple designers |
| Administration | Medium overhead | High overhead | Medium to high overhead |
| Scalability | Difficult to scale | Difficult to scale | Limited scale |
| Quality | Medium to high quality | Low to medium quality | Medium to high quality |

Projections

Growth trajectory

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The Solution

A modern experience

coming soon

Modern web based dashboard

Built in feedback and proofing tool

Slack integration

Free brand asset manager

**Accurate
diagnoses,
faster results.**

Trust our experienced team
and advanced technology to
provide reliable results for
your healthcare needs.

www.acculab.com



**Don't compromise
on your health**

 AccuLab



 AccuLab

**Accurate
diagnoses,
faster results.**

Trust our experienced team
and advanced technology to
provide reliable results for
your healthcare needs.




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**Accurate
diagnoses,
faster results.**

Trust our experienced team
and advanced technology to
provide reliable results for
your healthcare needs.





Polymer

Make Your Facebook Ads Dashboard Look This Great.


[Try Polymer For Free](#)



Investor Pitch Deck


29th Sept. 2023

Why are we different?




Secure

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Professional

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Innovative

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Reliable

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Investor Pitch Deck 1

What do we offer?

01 Secure

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02 Professional

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03 Innovative

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04 Secure

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05 Professional

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06 Innovative

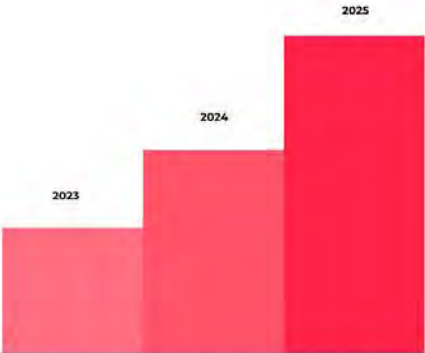
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Investor Pitch Deck 2

Funding usage plan

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| Year | Funding Usage |
|------|---------------|
| 2023 | Low |
| 2024 | Medium |
| 2025 | High |



Investor Pitch Deck 3

Roadmap

2023

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2024

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2025

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2026


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Investor Pitch Deck 4

Our team


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Daniel Craig
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Daniel Craig
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Investor Pitch Deck 5

2020-2022

MOTIVE

Previously KeepTruckin

TECHNOLOGY STARTUP | FLEET MANAGEMENT

Brand and Marketing Design

We're hiring tomorrow's
engineering leaders.

Join us



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engineering leaders.

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Join us



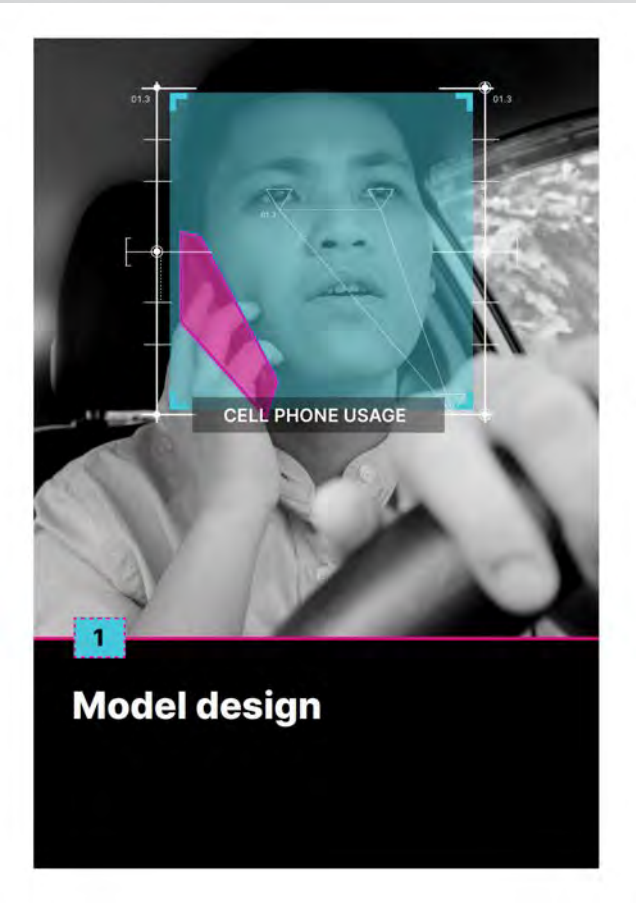
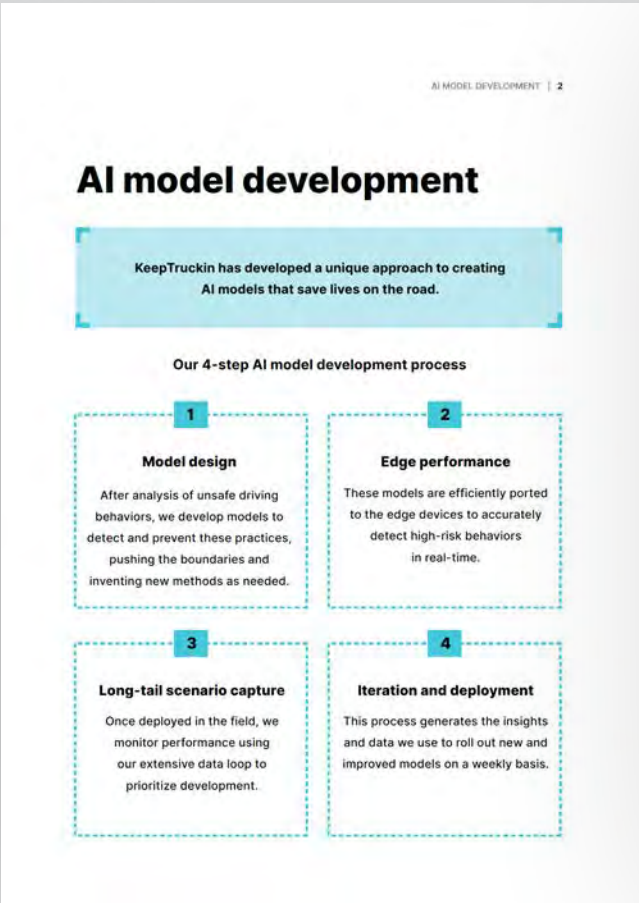
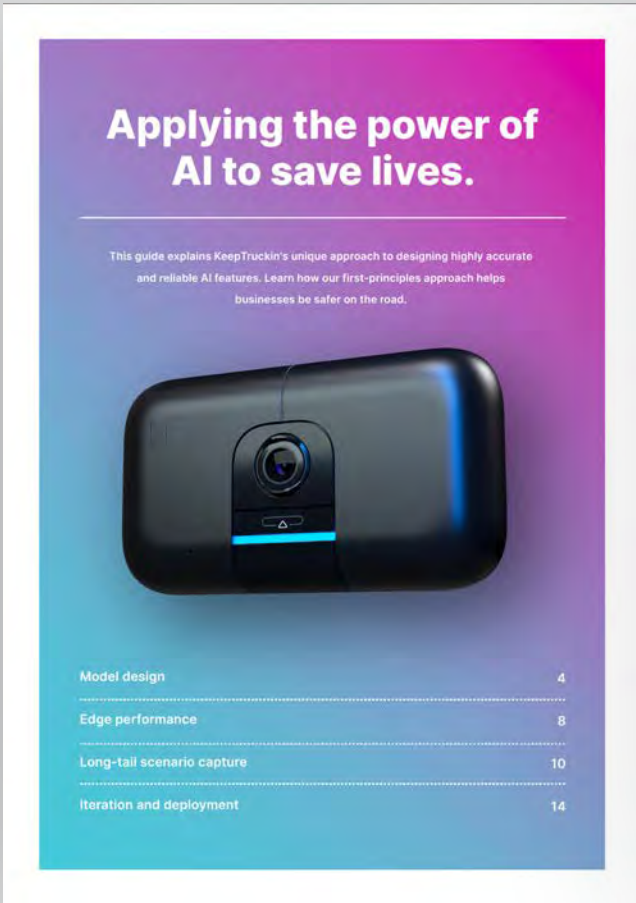
keeptruckin.com/careers

KEEP TRUCKIN

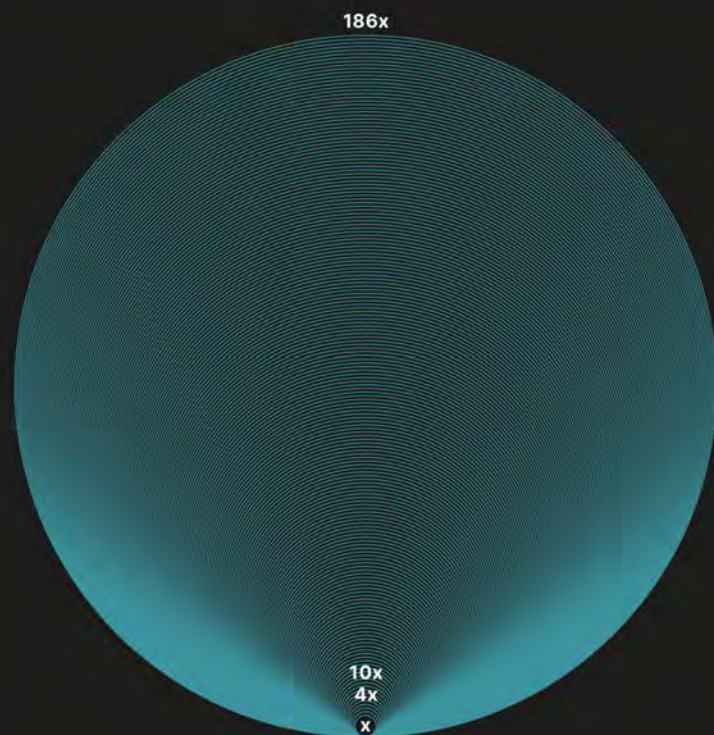




Editorial Design



By investing in the safety program, fleets received a 4x return on their investment if the program helped them avoid a standard crash. This return jumps to 10x if they avoided a crash with an injury, and 186x if the fleet avoided a crash with a fatality.



Data normalization

We normalized all of our results by hours driven to control for fleet size and activity. For example, for each given month, we divided the number of crashes by the total hours driven, since fleets that spend more time on the road tend to have more incidents. Outlier fleets were removed from that month's metrics if they drove less than 100 hours in a given month.

Impact of dashcams and coaching

To understand the impact of dashcams and coaching on the various safety metrics, we studied the average impact broken out by each segment. We performed a simple T-test statistic on the difference between the groups to see if the difference was statistically significant. We multiplied metrics by 100,000 hours to reflect the average hours driven by a mid-market fleet per year. 100,000 hours is equivalent to 50 vehicles driving eight hours per day, 252 days per year.

Fleets that had KeepTruckin's dashcams and frequently coached saw a

69% reduction in unsafe driving behaviors

22% reduction in FMCSA-reported crashes

40% reduction in FMCSA-reported unsafe driving violations

67% reduction in harsh driving events

31% reduction in their speeding events.

We estimate that fleets lost \$24.3 billion in 2020 alone due to crashes.

After adding up all the crashes with injuries and fatalities

Hardware Guides



Understanding the LEDs

LED will stay illuminated for a few seconds after the reset button is pressed.

For more information, visit: gomotive.com/es-install

-  **Solid blue**
Device is working properly
-  **Blinking blue**
Pairing to an Asset Gateway
-  **Blinking yellow**
Connectivity to the Asset Gateway is weak
-  **Blinking red**
Paired Asset Gateway cannot be found
-  **Solid red**
Low battery
-  **Blinking white**
Firmware update in progress

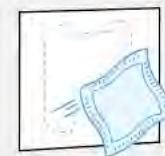
Replacing the battery



Flip the device over to reveal four screws and use a T5 screwdriver to remove them. The top and bottom parts of the device will easily detach. Set the bottom housing aside.

Use your forefinger and thumb to lightly grab the battery from the battery holder. Pull the battery out being careful not to use too much force and damage the metal springs.

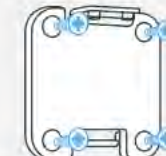
Mounting



Use the included alcohol wipe to thoroughly clean the area where you want to attach the mounting plate.



Remove the adhesive backing from the mounting plate and affix the plate to your desired location.

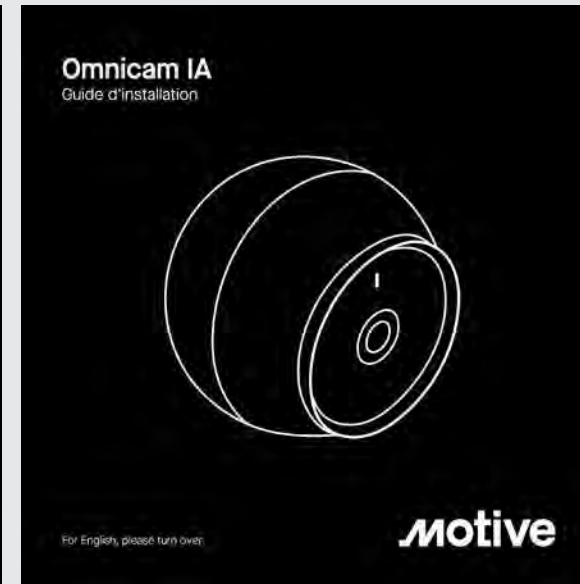
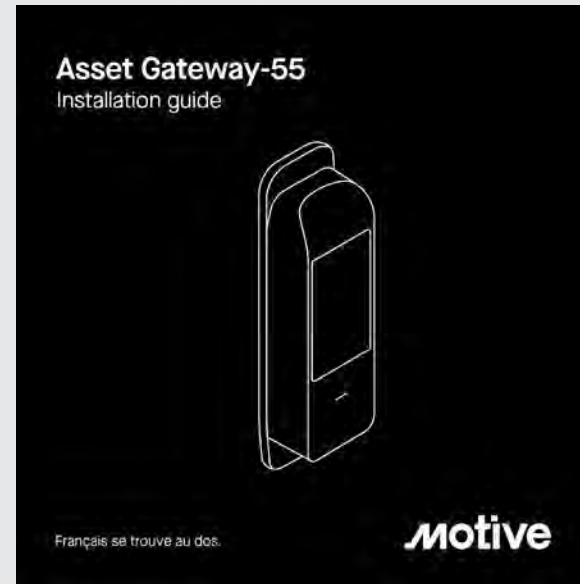


If attaching the plate to a metal surface, use the small mounting plate screws; for wood surfaces, use the large mounting plate screws.



Attach the sensor to the mount and secure it using the device screws.

As the lead for editorial design, I designed the layout/templates for all the editorial documents



Product briefs

Sustainability.

Motive's AI-powered fuel management solution helps fleets maximize efficiency. Save up to 10% on annual fuel costs with Fuel Hub.

10%

Fuel savings

20%

Less idling

13%

Improvement in MPG

Vickey Witham
Safety Manager
Lynch Logistics, Inc.

"We run winter blend fuel in the Northeast, which drives up our fuel cost. This last year we were spending around \$110k/month on fuel, and some months it's higher than that. With insights from the Fuel Hub, we anticipate annual savings of at least six figures — which is money we get to invest toward other areas of the business."

The screenshot displays the Motive Fuel Hub interface. At the top, a large card shows a fuel cost of 71¢ per gallon. Below this, a line graph illustrates fuel cost trends over time. To the right of the graph, a table lists various fuel-related metrics. On the far right, a sidebar contains links to different sections of the dashboard, including 'Fuel Hub', 'Fleet', 'Reports', and 'Settings'.

855-434-3564

sales@gomotive.com

trends, benchmarked across

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al-wasting vehicles and driver
en fuel efficiency program.

out the impact of what you
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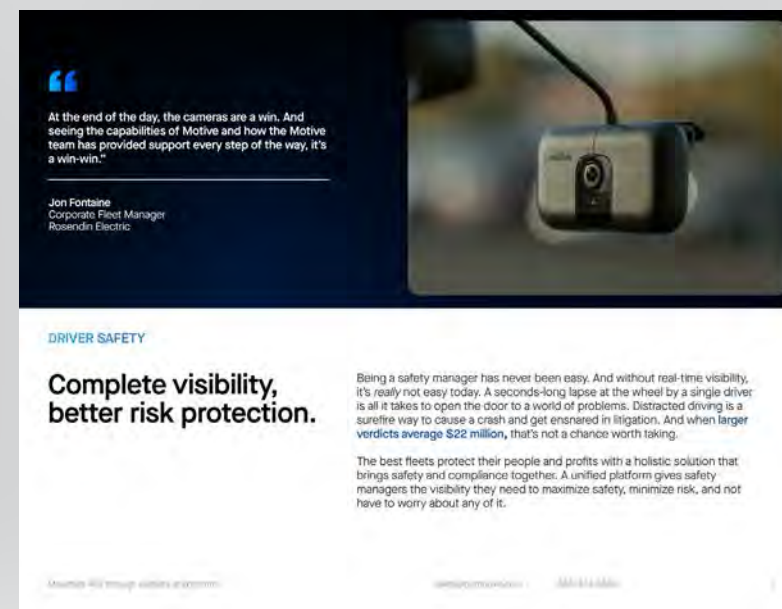
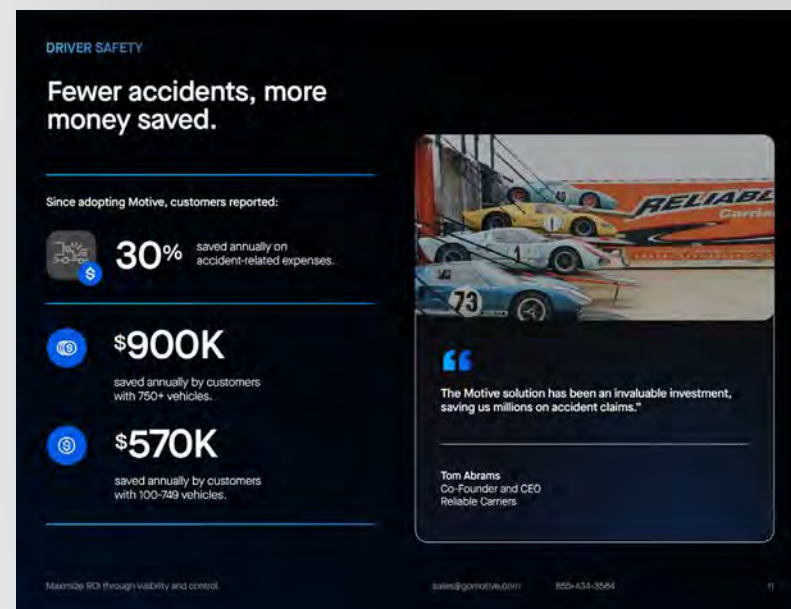
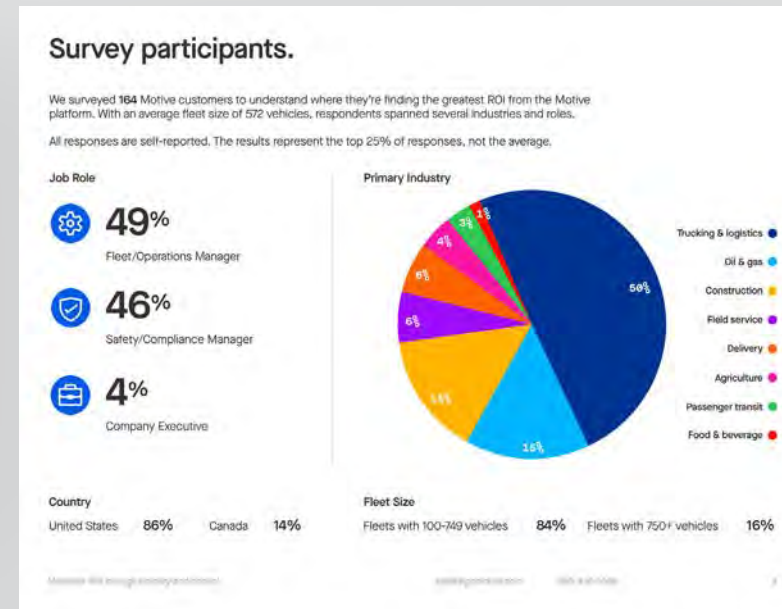
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WILEY
Publishers since 1807

1999

Guides



2022

MULTIPLY.IO

SAAS COMPANY

Visual Design | Website Design

www.sparkwise.co

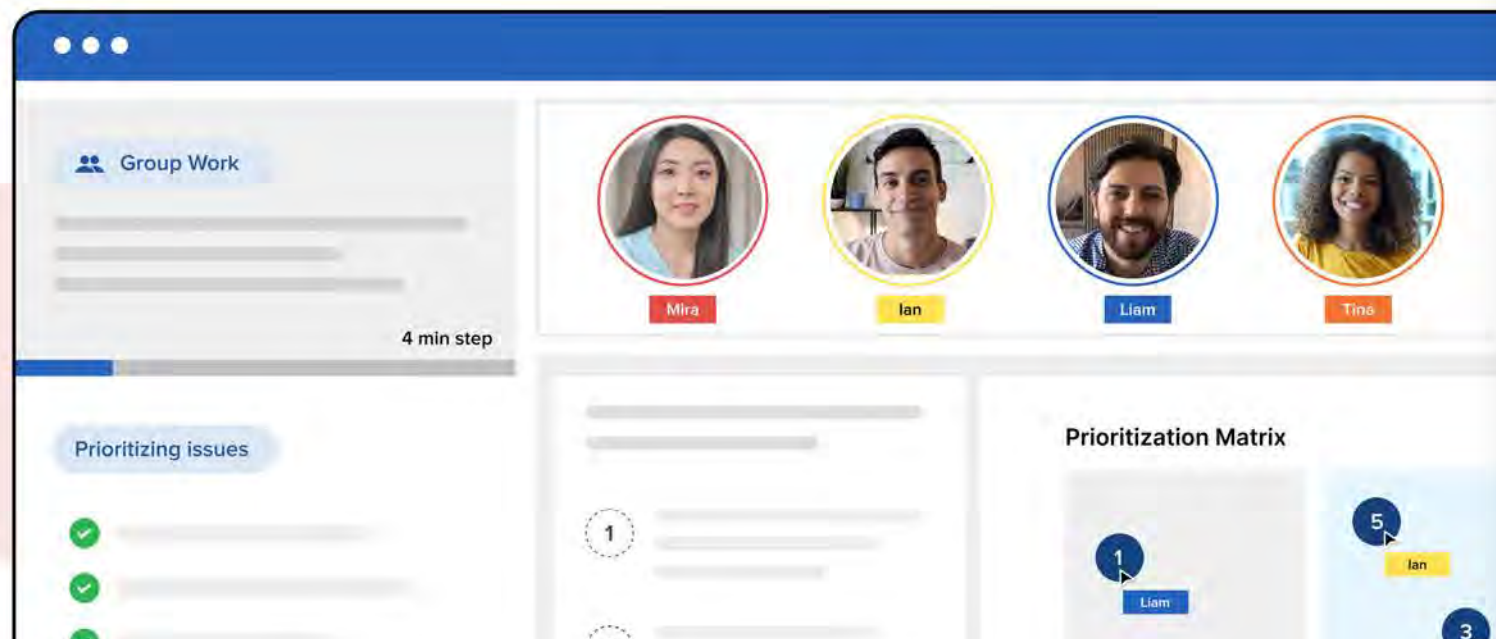
CASE STUDIES

How teams grow together into world-class [X]

Sparkwise gives your team an exciting way to practice must-have business skills, through multiplayer challenges, available on demand.

Explore topics

See a demo now



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Explore topics

See a demo now

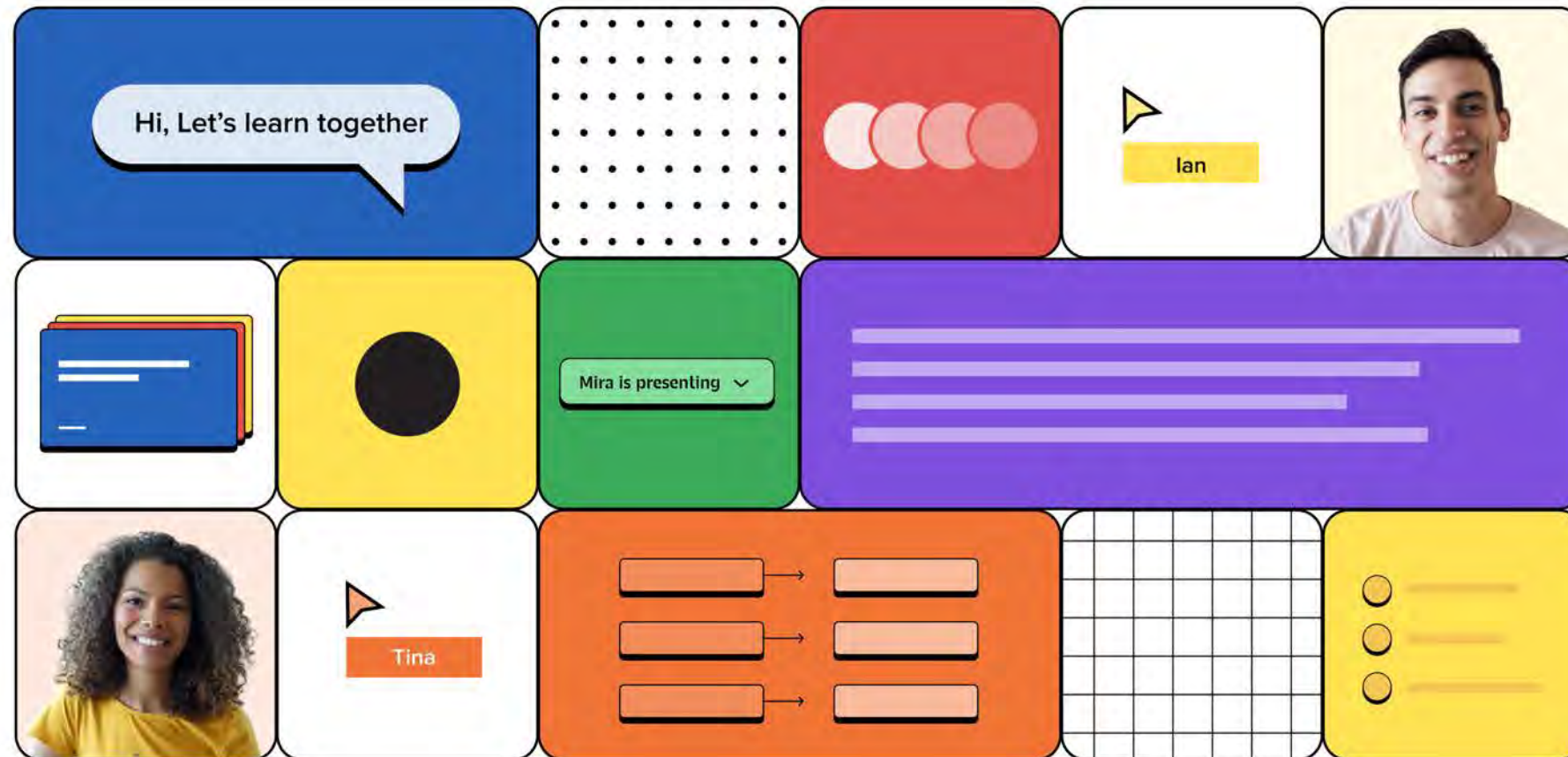


100+

>70

90%

It's our mission to bring learning to life for everyone



tailoring management style

Account personalization for learning with these interactive modules

View course →

Skills

Plans & Pricing

Careers

About

Contact

Sparkwise

Learn with others. Master on your own.

How teams grow together into world-class [X]

Sparkwise gives your team an exciting way to practice must-have business skills, through multiplayer challenges, available on demand.

Explore topics

See a demo now

Group Work

4 min step

Prioritizing Issues

1

2

3

4

Prioritization Matrix

1

2

3

4

100+ skills

>70 NPS

90% satisfaction

Clever

hydrafacial

MERCK

AVEVA

deltterra

VRMI

perch

Interactive group immersions

Most popular

Problem Solving

Communication

Leadership

Collaboration

Professional Effectiveness

See more

Clever

hydrafacial

MERCK

Why leaders trust us

What makes Sparkwise different is the style of learning. It automates away the manual effort of expensive in-person learning but is much more engaging than the online modules you click through.

lan Goldstein
CEO, Solar Autism Center

sparkwise

Topics

Plans & Pricing

Careers

About

Sign in

See a demo now

It's our mission to bring learning to life for everyone

Hi, Let's learn together

lan

Time

More to immersions →

We need a better way to learn online.

Learning beyond school is more vital now than ever, as careers last longer and evolve faster.

And with people working from anywhere, more and more learning happens online. But current online learning is broken: it's either scalable but dull or impactful but pricey.

Passively clicking through lifeless content is a tragic waste of time, money, and human potential. Classroom-like lessons with live experts are inflexible and costly to scale.

At Sparkwise, we're building multiplayer learning to inspire impact at scale.

And we build for scale, to give anyone in any location the power to learn anything, together.

sparkwise

Topics

Plans & Pricing

Careers

About

Sign in

See a demo now

Frequently Asked Questions

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Try a session for free

Watch a demo

sparkwise

Topics

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Be the first to know what's new on Sparkwise

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See a demo now

Try a session for free

Full name

Work email

Select a topic

Create insightful presentations: Crafting slides: Messages

Solve problems with structure: Structuring problems

Manage difficult conversations: Shifting mindset

Submit

Real-world expertise

Give your team practical skills. Bite-sized lessons distill insights that leaders have gained from McKinsey, Google, Mobius, and more.

85% completion

90% learner satisfaction

>70 NPS

Why it works

Our patent-pending multiplayer technology is built for how adults learn best.

Active learning, not passive content

Keep your team immersed. Realistic, collaborative challenges let people dive in together, explore ideas, and learn by doing.

Solo Work

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Conversations that unite teams

Nurture your team's connections. Sparkwise creates an open space for people to share perspectives and grow closer together.

Real-world expertise

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2020

DAO PROPTech

TECHNOLOGY STARTUP

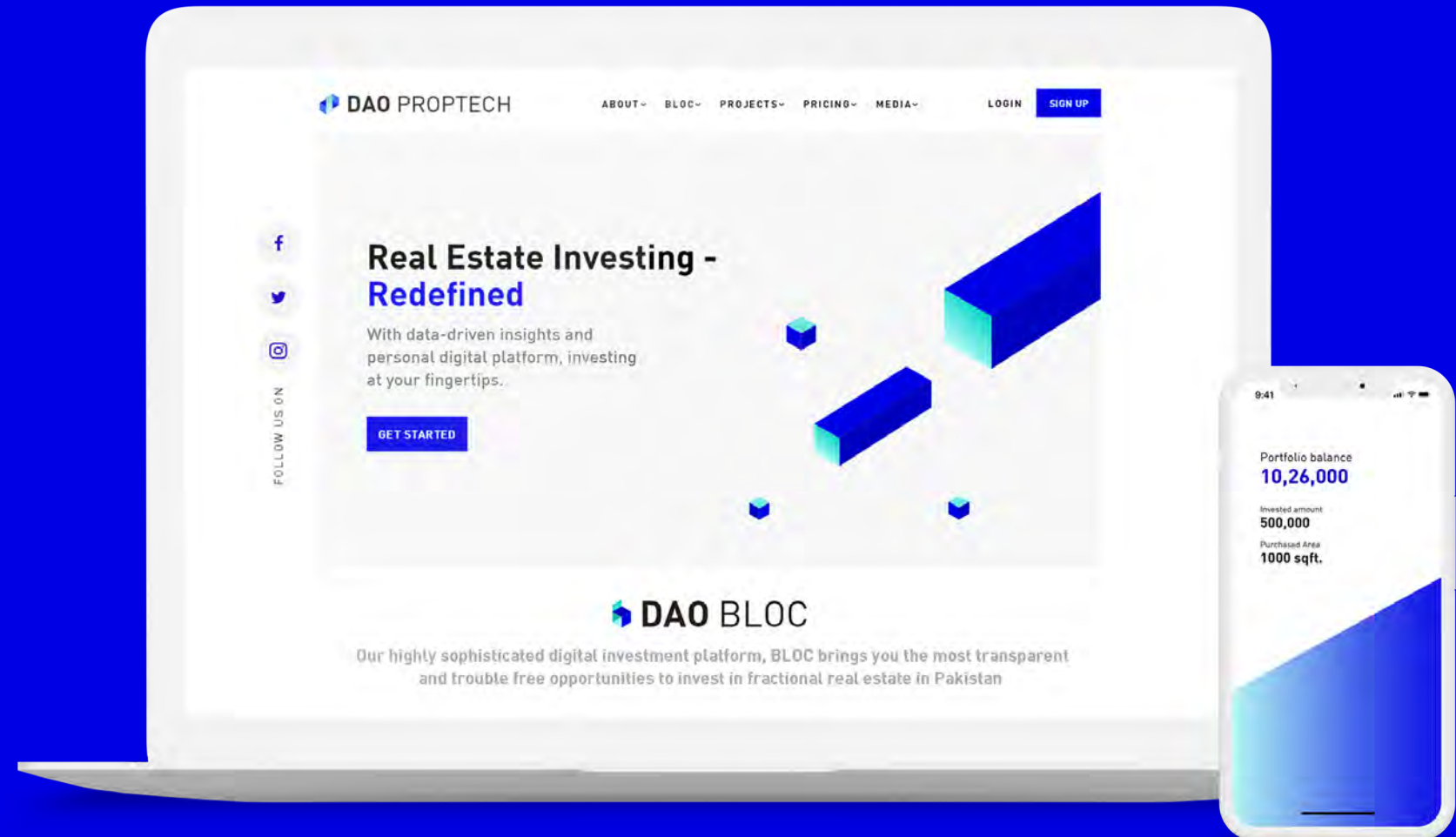
Branding | Website | App | Social Media
Presentation | Brochure

CASE STUDIES

DAO PropTech is an innovative tech company that is on its way to disrupt the real estate industry in Pakistan.

Their highly sophisticated digital platform provides the most transparent and trouble free opportunities to invest in fractional real estate in Pakistan.

The digital platform will also allow people to track the title ownership and progress, evaluate cost breakdown and be part of key decision making.



PROBLEM ANALYSIS

Blockchain is a shared, immutable ledger for recording transactions, tracking assets and building trust.

DAO’s digital platform “BLOC” is based on blockchain technology. The old logo was made using blocks (squares) and since it is the highlight of their product, it was decided that the new logo should keep the basic idea same i.e. the blockchain technology but do it in a way that it comes across as an innovative and disruptive brand.

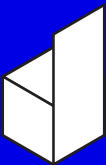

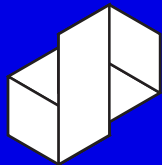
OLD LOGO



RATIONALE

d +  = 

p +  = 

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BRANDING

THE SOLUTION



DAO PROPTech

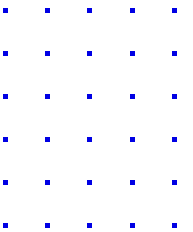
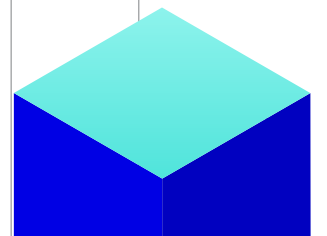
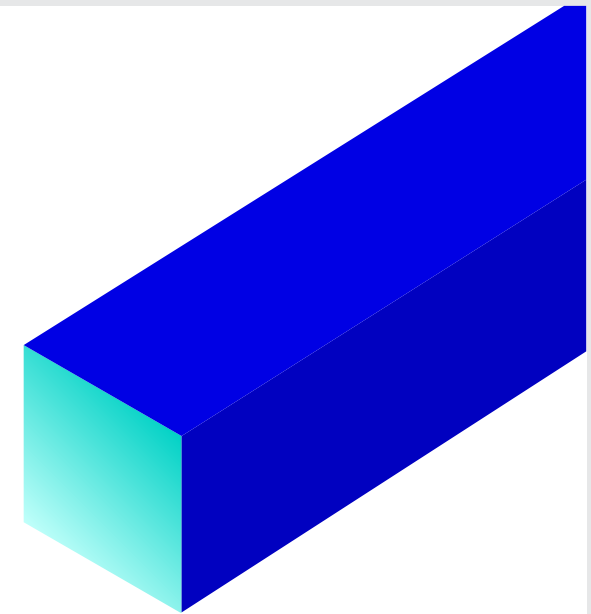
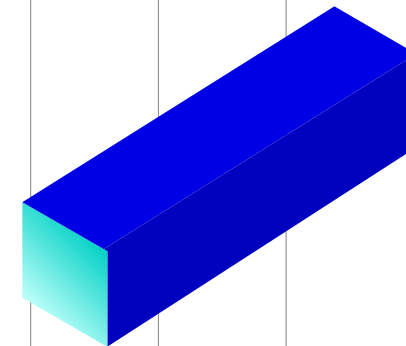


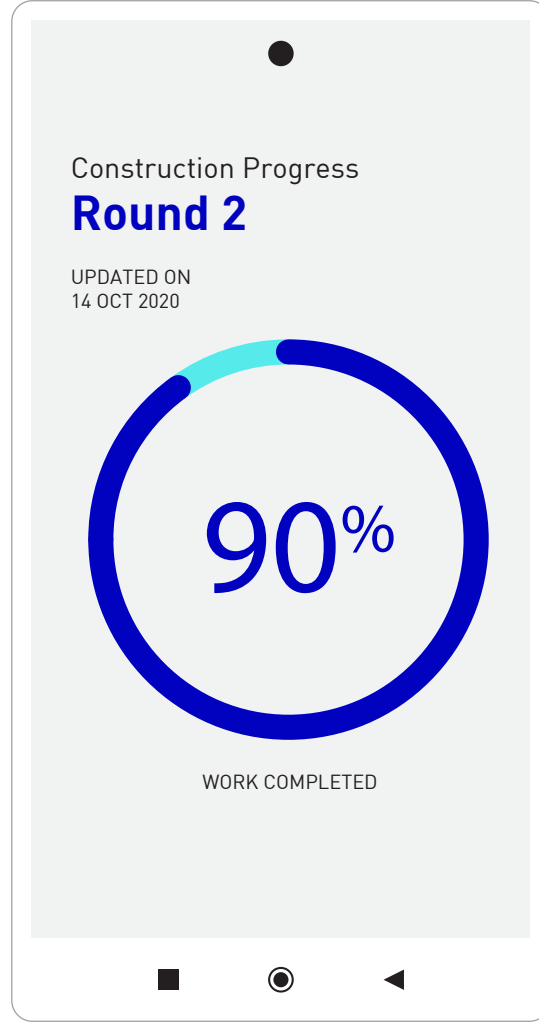
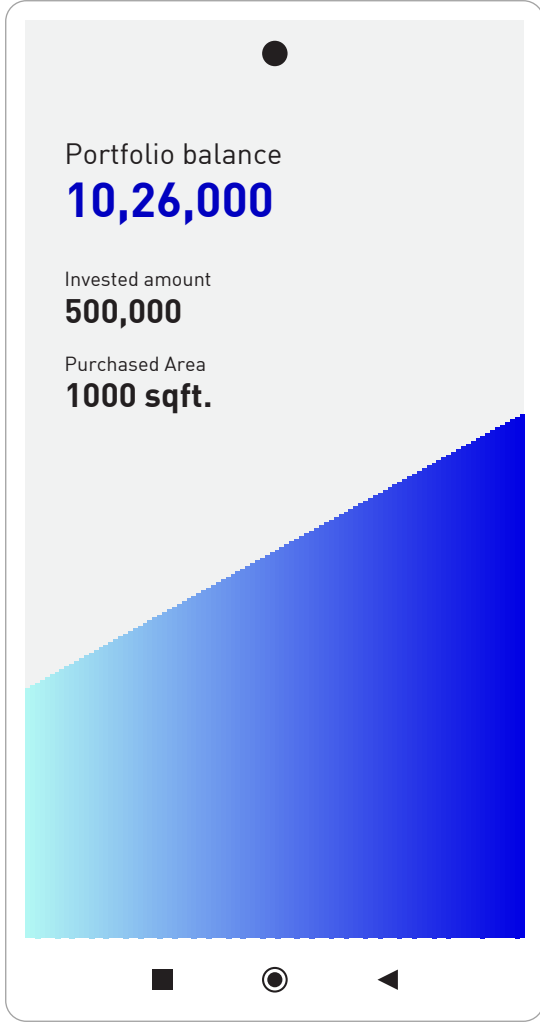
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





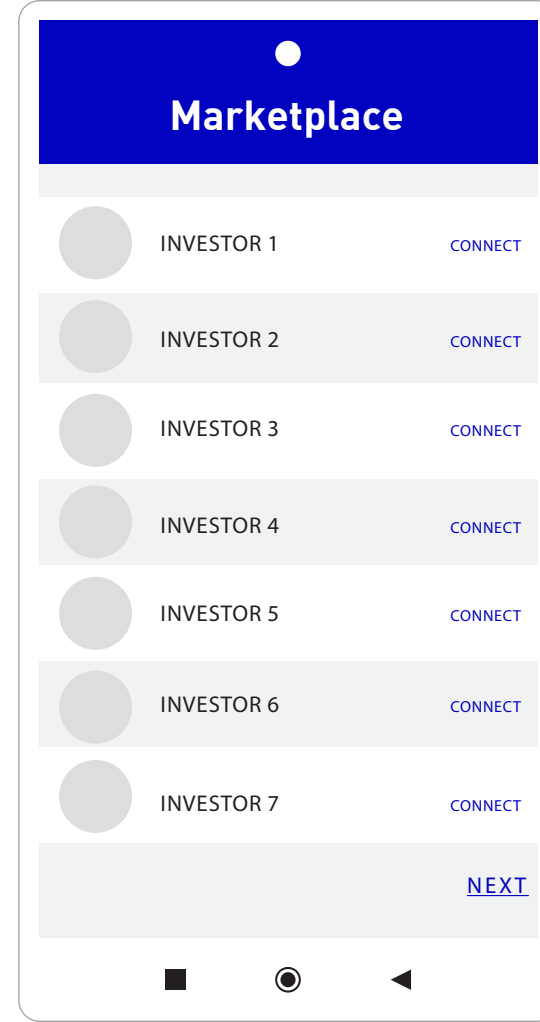
DAO PROPTech





Marketplace

| | | |
|---|------------|-------------------------|
|  | INVESTOR 1 | CONNECT |
|  | INVESTOR 2 | CONNECT |
|  | INVESTOR 3 | CONNECT |
|  | INVESTOR 4 | CONNECT |
|  | INVESTOR 5 | CONNECT |
|  | INVESTOR 6 | CONNECT |
|  | INVESTOR 7 | CONNECT |
| | | NEXT |



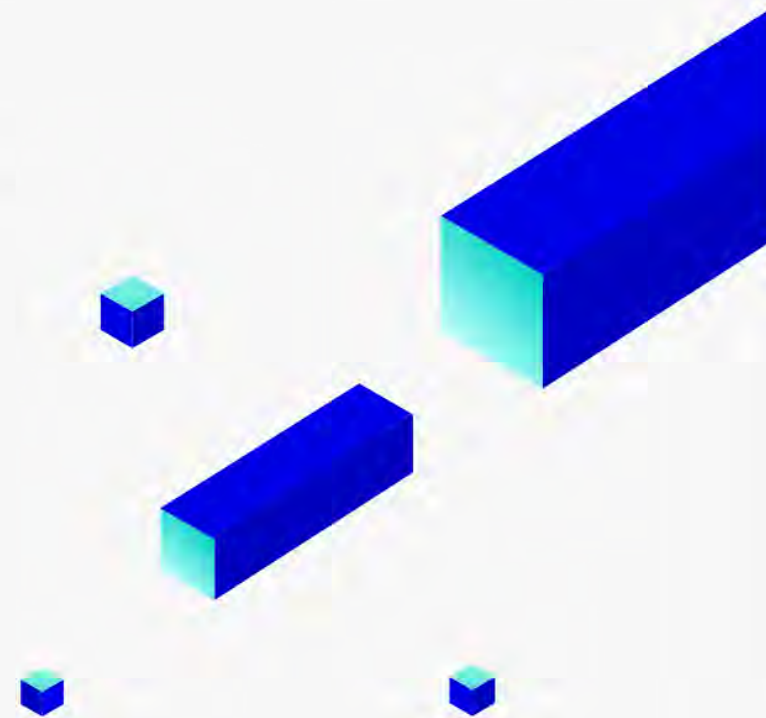


FOLLOW US ON

Real Estate Investing - Redefined

With data-driven insights and
personal digital platform, investing
at your fingertips.

[GET STARTED](#)



 **DAO BLOC**

Our highly sophisticated digital investment platform, BLOC brings you the most transparent
and trouble free opportunities to invest in fractional real estate in Pakistan

2020

ELEMENTS RESIDENCIA

POWERED BY DAO PROPTECH

REAL ESTATE

Branding and Marketing

CASE STUDIES



Elements is a top-notch living experience. Its a residential block featuring commercial, healthcare, lifestyle and gastronomic amenities. Brick walls with circular fenestration envelopes the residential complex. The 115 feet high structure include hotel apartments, event spaces, co working spaces and other essential living amenities.

OBJECTIVE

The aim was to develop a brand that establishes Elements as a high quality brand and sets it apart from the similar real estate projects in the market.

I studied the competitors and also developed a brief brand strategy so that the visual design truly depicts the essence of the brand.

THE SOLUTION

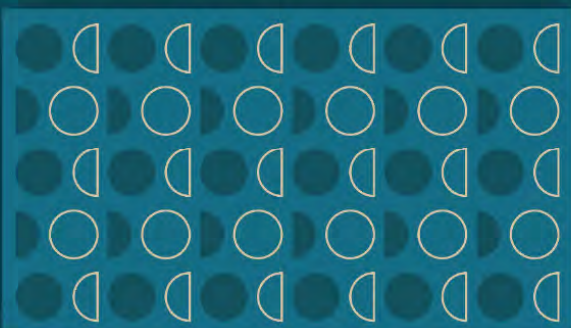
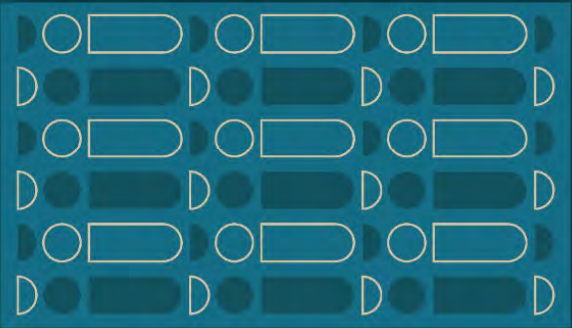
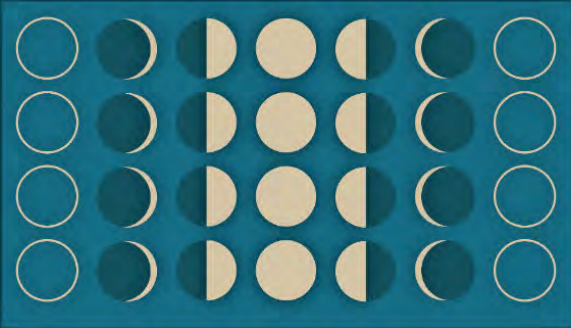
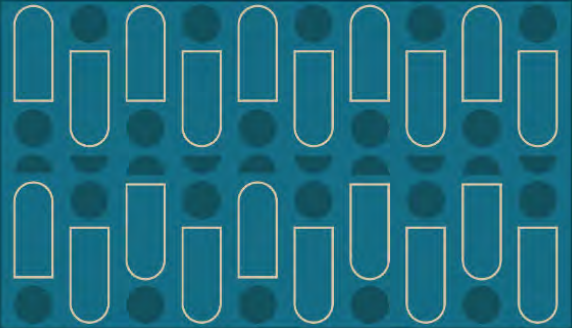
The architecture of Elements Residencia is unique and is inspired by lunar phases.

I wanted to keep the same essence in the branding so that we can create a cohesive brand where the personality of the physical product is reflected in the visual outlook of the brand.





ELEMENTS
RESIDENCIA



JAWAD NAYYAR

0300 378 3218
jawad.nayyar@daocapital.org
www.daocapital.org

Office # 27, Bilal Plaza,
Bahria Town, Phase VI,
Islamabad.

FOUNDER

JAWAD NAYYAR

0300 378 3218
jawad.nayyar@daocapital.org
www.daocapital.org

Office # 27, Bilal Plaza,

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RESIDENCIA

ELEMENTS

COLOR PALETTE



TYPOGRAPHY

DISPLAY FONT

PLAYFAIR DISPLAY SC

Regular, bold, black

abcdefghijklmno
pqrstuvwxyz
1234567890

PRIMARY FONT

NEXA

The complete typeface

ABCDEFGHIJKLMNO
PQRSTUVWXYZ
1234567890

abcdefghijklmno
pqrstuvwxyz
1234567890



POSTMODERN ARCHITECTURE THEME

ORIGINAL
RENDER

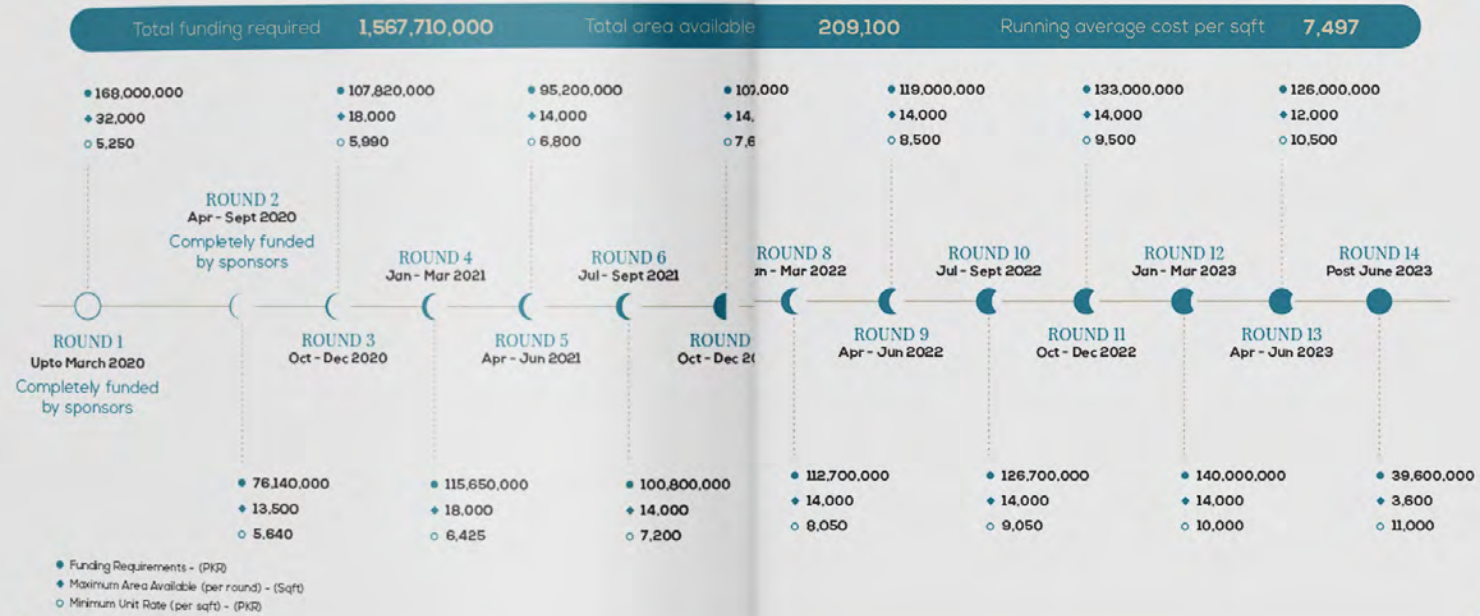
ARCHITECT'S INSPIRATION

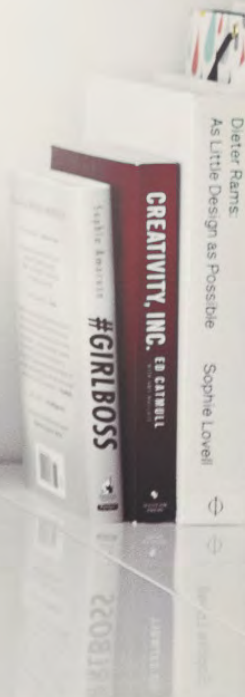
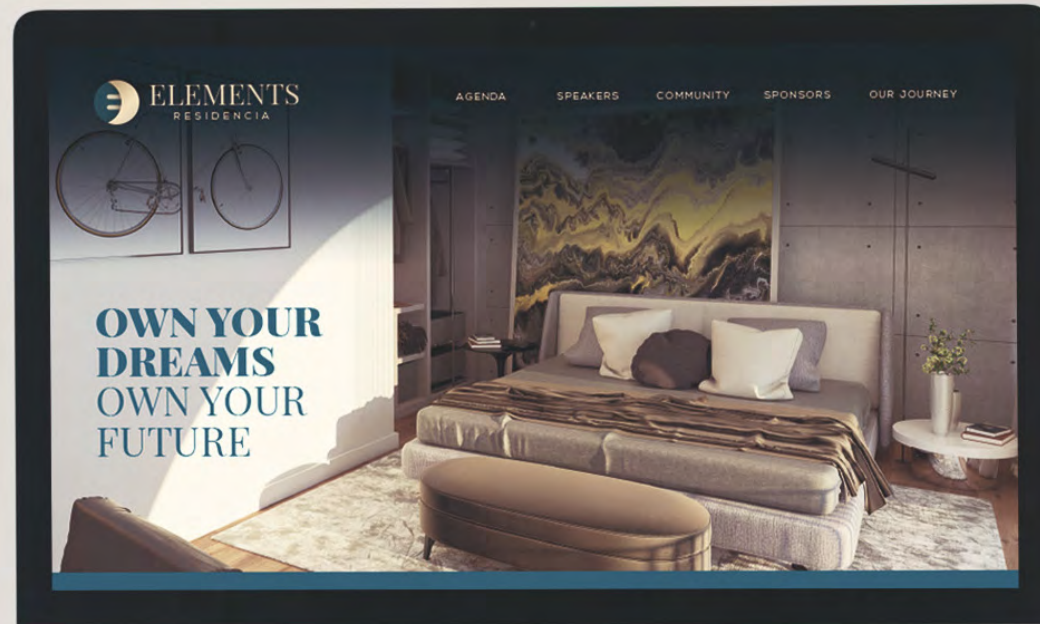
"The Expressionist facade inspired by lunar geometry wraps the living space. Perforated brick monolith stands on stepped concrete base. Apartment Terraces open up to park and cityscape. Building is designed as a self-sustaining urban block encompassing all the required facilities and amenities. World class swimming pool and gym is located on the rooftop opening up to a beautiful lake view vista."

TEAM ORAD
GUYAN ARMEED

FUNDING REQUIREMENTS

DAO ALGORITHM





2020

URBAN DWELLINGS

POWERED BY DAO PROPTECH

REAL ESTATE

Branding and Marketing

CASE STUDIES



U R B A N
DWELLINGS



2017

NATIONAL HUMAN DEVELOPMENT REPORT

DEVELOPMENT SECTOR

Data Visualisation | Editorial Design

STATUS: **COMPLETED**

CASE STUDIES

This is Pakistan's first National Human Development Report in over a decade.

These reports bring a human development perspective to national policy concerns through local consultations and research.

NHDR2017 is a high level economics report by UNDP that focused on the state of youth in Pakistan. The data was collected from all over Pakistan through rigorous research and the report was picked up by all media channels, government, and was also quoted in the National Assembly of Pakistan.

Based on the report findings, UNDP initiated a full-fledged program for youth which was later taken over by the Government of Pakistan. The program is now called the **"Prime Minister's Kamyab Jawan Program"**

I worked for months (over a period of 2 years) with UNDP Pakistan team of leading scholars and expert statisticians to design the complete report from the cover design to layout and composition and the data visualisations of over 100 sets of data.

The objective was to design the data in a way that it reflects the vastness, complexity, and depth of the data along with being easier to comprehend for its broad range of readers.

The report was launched by Ahsan Iqbal, the then Minister for Planning, Development and Reforms, Pakistan.

Full report can be seen here

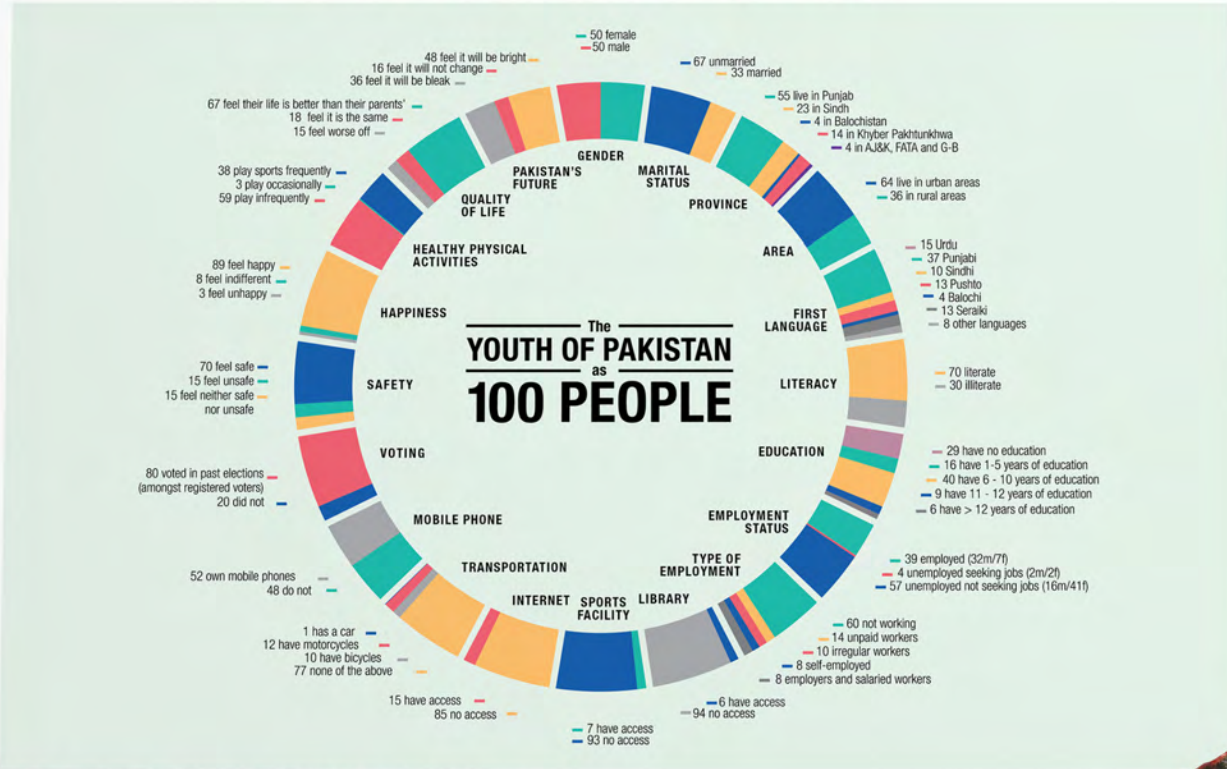
<http://hdr.undp.org/en/content/national-human-development-report-2017-pakistan>



Pakistan National Human Development Report

**Unleashing the Potential
of a Young Pakistan**

Pakistan National Human Development Report

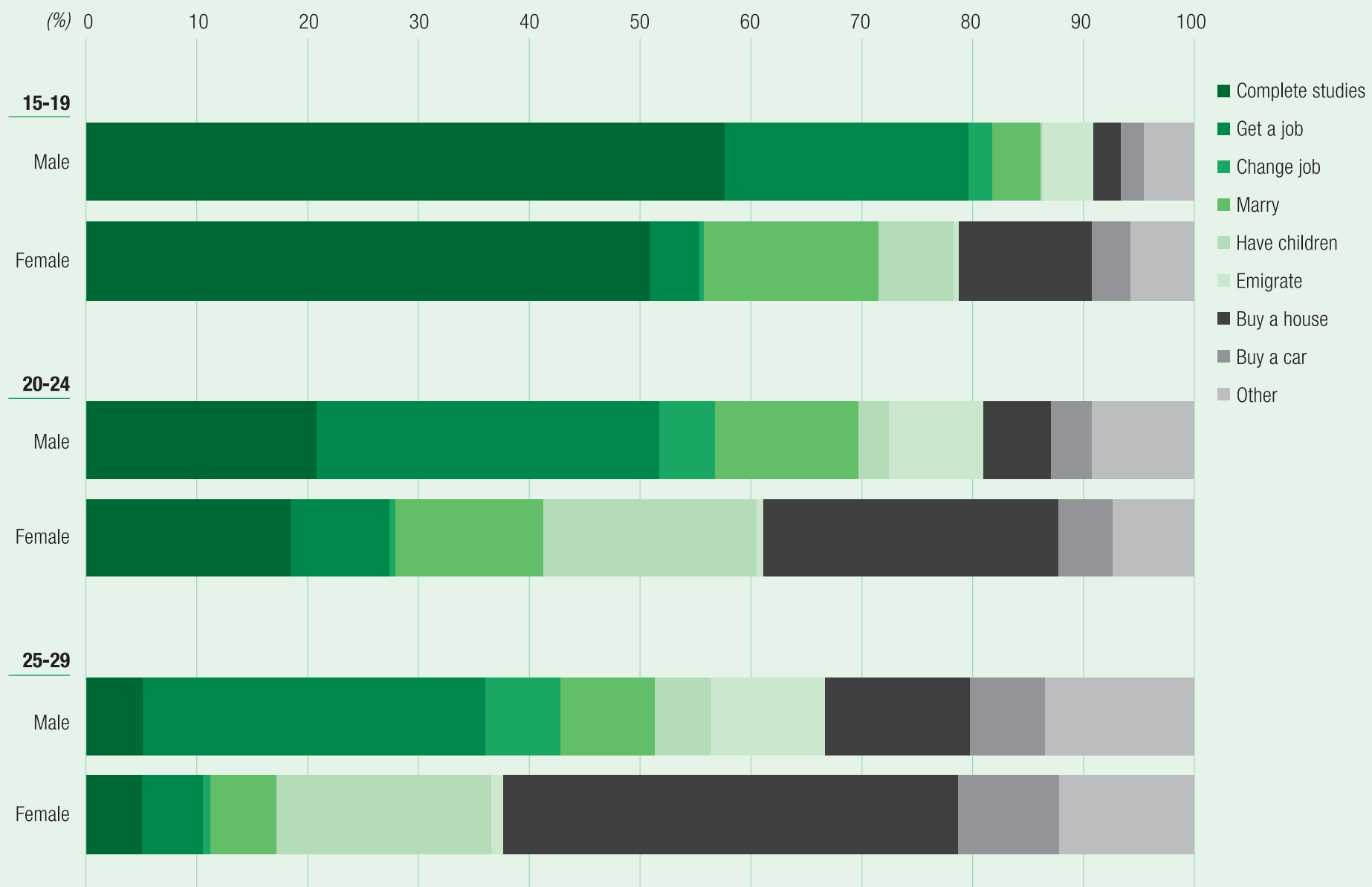


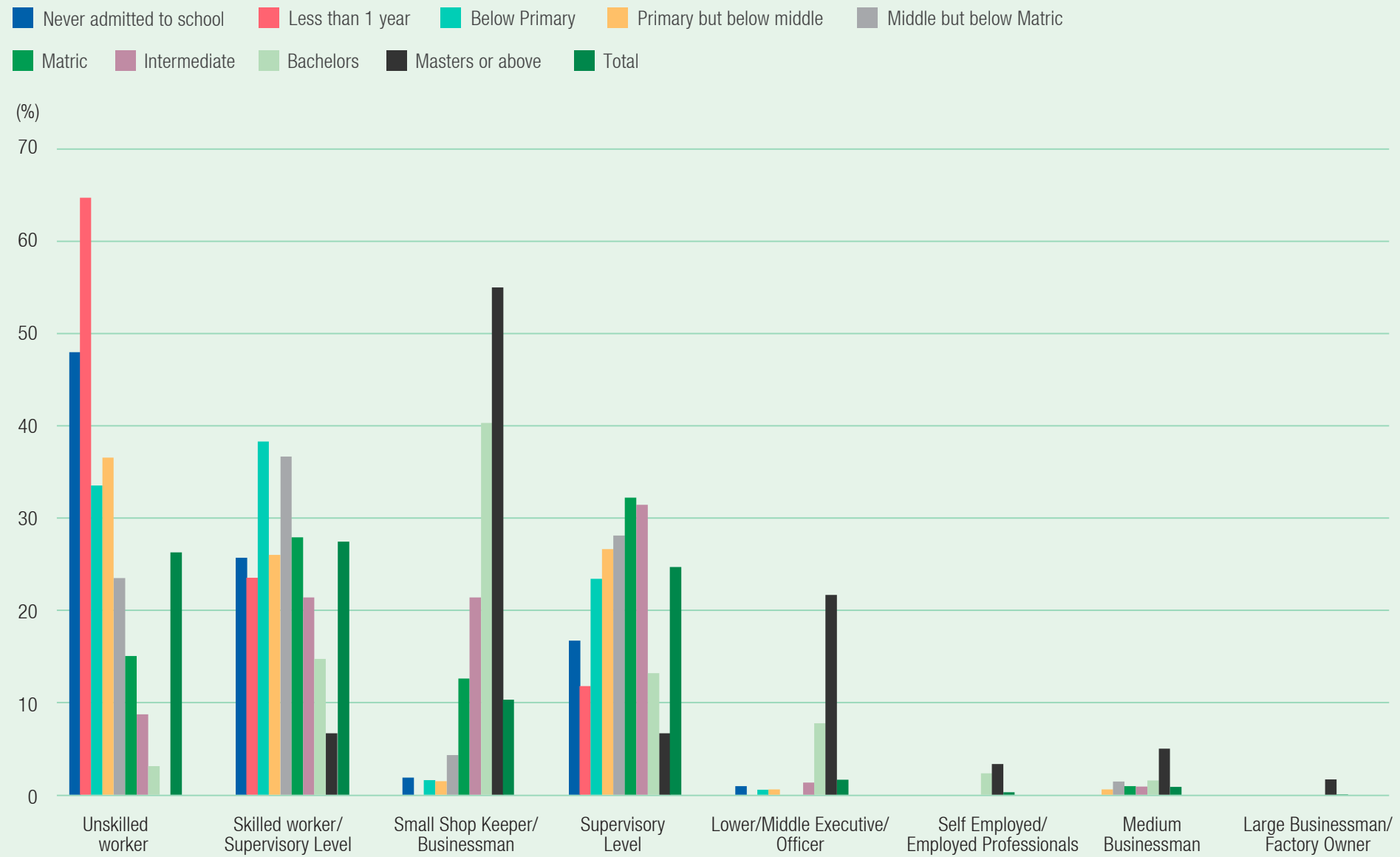
Source: UNDP calculations based on National Youth Perception Survey 2015, PSML 2014-15, LFS 2014-15, and British Council 2013.

Different scenarios to achieve zero out-of-school children



NER = Net Enrolment Ratio
Source: UNDP Pakistan calculations based on multiple rounds of PSLM data and Population projections from UNDESA.





Young people hold the key to success

The 2017 National Human Development Report (NHDR) of Pakistan comes at a critical time in the country's history, bringing focus to its most valuable resource – young people. As we embark on a journey to implement the boldest global agenda on development, young people hold the key to success. To achieve the vision of the 2030 Agenda for Sustainable Development, we must create enabling environments for young people everywhere to fulfil their potential. This is particularly crucial in countries like Pakistan where young people form the majority of the population.

The NHDR provides insightful findings and recommendations on three main issues that are so critical to youth development – education, employment, and civic engagement. While all three areas have been analysed from a national context, they also have global relevance.

Firstly, the 30 percent illiteracy rate among the total youth population of Pakistan is unacceptably high and needs to be urgently addressed. This gap must be closed for the country to achieve its human development objectives. Education is the great driver of social, economic and political progress and it must fully assume its central role in helping people to forge more just, peaceful, tolerant and inclusive societies.

Secondly, we must rise to the challenge of creating and investing an estimated 1.5 million jobs annually to match the needs of Pakistani youth entering the labour market. The government alone

cannot shoulder this task. Therefore, it is important to facilitate the transformation of young people from 'job seekers' to 'job creators' as entrepreneurs. This requires visionary and long-term reforms in the legislative, financial, and investment landscape of Pakistan.

Thirdly, we must open more avenues for young people's participation in the political and civic life of the country. This Report presents overwhelming evidence which suggests that young women and men of Pakistan are eager to take active part in the political life of the country.

All these efforts should be undertaken with a specific emphasis on the empowerment of young women and girls. We need to build on the momentum of increased participation of young women in higher education in Pakistan and ensure this positive trend translates into their equal access to jobs.

In June 2014, I visited Pakistan for the first time in my capacity as the Secretary-General's Envoy on Youth. I had the opportunity to engage with many of its youth leaders, parliamentarians, activists, and entrepreneurs. I have fond memories of these interactions and was impressed by the inspiring energy and dedication of the numerous young people I met in Islamabad and Lahore. Based on these experiences, I firmly believe that equipped with the right tools and incentives, the young people of Pakistan have all it takes to realise their dreams (dreams) not only for themselves, but for their country and the world at large.

Ahmad Alihendawi is the former UN Secretary-General's Envoy on Youth. Comment for Pakistan NHDR 2017.

to understand that the roadmap they lay down today for the youth will determine not only the youth's future but that of the entire country. It is what will determine the direction the country moves towards and what it will become.

Rectifying neglect

It cannot be stressed enough that the first step towards moving in a positive direction is to recognise, acknowledge, and understand the realities – with all their accompanying complexities and nuances. The time for simplifications is over. While recognising that the "youth" are not a homogenous mass, it is critical to understand the overall ethos of Pakistan's young population. This understanding will better channelize the energy and potential of the youth – and thereby the country itself – in a positive direction. The alternative is to allow this en-

ergy and potential to spiral into negativity.

While there is in general a growing consensus around the significance of the youth for economic growth and the need to reflect their desires and aspirations in policymaking, young people in Pakistan are often, for a variety of sociological, traditional and cultural reasons, simply not 'heard'. There is in general little or no understanding of their aspirations, hopes, dreams, challenges and fears.

The NDHR 2017 aims to address this issue by incorporating the views of thousands of young people who participated in the National Youth Perception Survey and National Youth Consultations thereby bridging the gap and learning from Pakistan's young people.

• • •

Population dynamics and the youth bulge

Pakistan is currently one of the youngest countries in the world, and the second youngest in the South Asian region after Afghanistan.¹ Its youth population (15-29 years) is estimated to be at least 54 million, accounting for about 29 percent of its total population of around 189 million in 2015, just under half of its workforce.⁴

The region's traditionally high fertility rates will contribute to an increase in the youth population in the years to come. This is the case with Pakistan as well. Although the country's population growth rate has declined steadily over the years, the existing fertility rates will continue to drive the ongoing population growth before it reaches a plateau and starts to decline.⁵

Around the region, we see countries reaping the demographic dividends of their

youthful populations – for example, Iran, Turkey, China, and India. Pakistan must also seize the moment and maximise the opportunities offered by its youth bulge.

Another significant aspect of the country's current demographics is that the youth currently constitute almost half of the total working age (15-64 years) population (figure 2.1). This is changing due to the ongoing decline in fertility. The proportion of the youth in the working age group is expected to decline steadily – by more than 10 percent by the year 2050 (figure 2.2). An ageing labour force will have implications that need to be considered and planned for now, today, rather than reacting once the negative consequences appear.

A window of opportunity

As Pakistan's mortality rate slowly declines and life expectancy rises, the combination of these factors indicates that the coun-

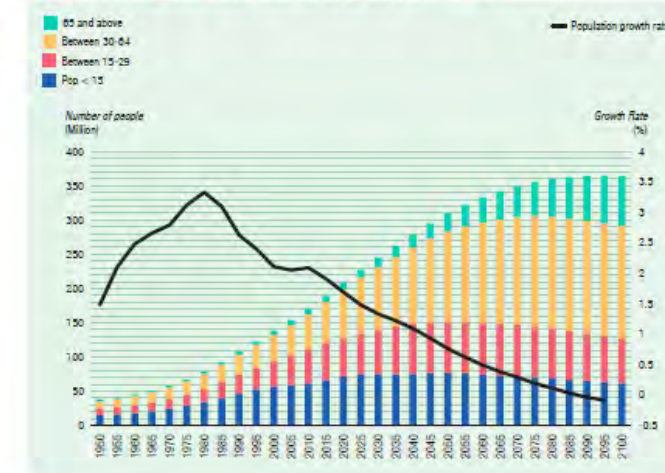
Jawan Ideas



Every provincial government should have a Minister for Youth Affairs, under 40 years of age.

FIGURE 2.1

Population and its growth rate in selected age groups: 1950-2100



Source: UNDESA 2015.

2020

NATIONAL HUMAN DEVELOPMENT REPORT 2020

UNDP Pakistan

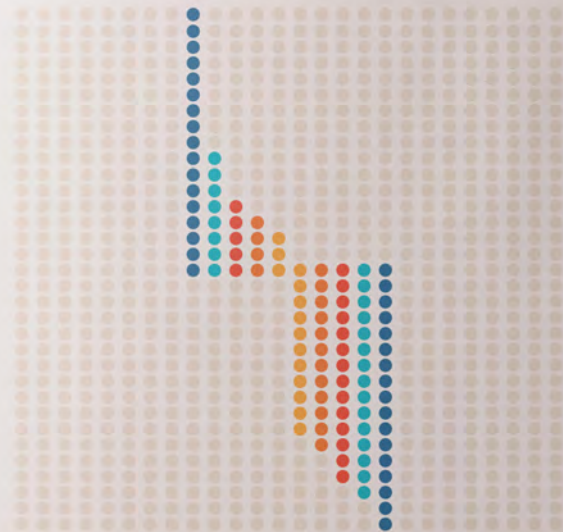
Data Visualisation | Editorial Design

250+ pages | 200+ sets of data visualised

[View the report](#)

CASE STUDIES

The three Ps of inequality: Power, People, and Policy



In Khyber Pakhtunkhwa, income inequality decreased substantially from 2006 to 2019.

FIGURE 3.13

Sindh's richest quintiles enjoy higher human development compared to the poorest, (2018-2019)



Source: UNDP calculations based on Pasha, 2019; HIES, 2018-2019; and PDHS, 2017-2018.

icators, especially its adult literacy rate. In terms of life expectancy, the variation is much lower.

Khyber Pakhtunkhwa

Pakistan's third largest province in terms of population, Khyber Pakhtunkhwa has experienced substantial human development in recent years. The merger of the former Federally Administered Tribal Areas (FATA), now called the Newly Merged Districts, with Khyber Pakhtunkhwa in May 2018 added another 5 million people to its population of 30.5 million.⁷

Khyber Pakhtunkhwa's considerable development in the last 15 years belies the conflict and turmoil it has faced, including the spillover of the decade-long war in Afghanistan and the military operation against insurgency in Swat and the Newly Merged Districts. Natural disasters, especially the 2005 earthquake and the 2010 floods, also wrought heavy damage on life, property, and infrastructure. Despite these challenges, the province has been able to prosper and grow in recent years – a testament to the resilience of its people and effective governance. This section explores the extent of inequality in the province before the merger of the Newly Merged Districts in 2018.

Vertical inequality in income

There is somewhat less difference between the GDP per capita (in PPP \$) of the richest and poorest quintiles in Khyber Pakhtunkhwa. In 2018–2019, the richest quintile's GDP per capita was almost four times that of the poorest quintile (figure 3.14). A steep increment in GDP per capita between the fourth and fifth quintiles is also notable.

Between 2006 and 2019, the GDP per capita of each quintile in Khyber Pakhtunkhwa increased substantially. Income inequality measured by all three metrics – the Gini coefficient, the Palma ratio, and the Pashum ratio – decreased (figure 3.15).

The GDP per capita of all quintiles in Khyber Pakhtunkhwa decreased from 2006 to 2012, except for that of the richest (Q5), which increased by 10 percent. However, from 2012 to 2019, as the security situation improved and the provincial economy picked up, GDP per capita increased for all five quintiles. The highest growth rate is evident in the middle-income quintile (Q3), followed by Q2 and Q4. The GDP of the richest 20 percent of the population experienced very little growth. Overall, income inequality consistently declined in

FIGURE 3.14

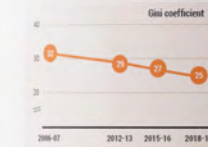
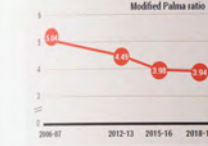
Khyber Pakhtunkhwa's richest quintile has almost 4 times more GDP per capita (PPP \$) than the poorest, (2018-2019)



Source: UNDP calculations based on Pasha, 2019 and HIES, 2018-2019.

FIGURE 3.15

Income inequality in Khyber Pakhtunkhwa has decreased over the years, (2006-2019)



Source: UNDP calculations based on multiple years of HIES data.

Khyber Pakhtunkhwa between 2006 and 2019.

Vertical inequality in human development

Some disparities in human development are evident between different groups in Khyber Pakhtunkhwa. The HDI value of the richest quintile (Q5), who earn the most income, is 1.4 times more than the HDI value of the poorest quintile (figure 3.16). Applying UNDP's global categorization of HDI values to the province reveals that the HDI value of Khyber Pakhtunkhwa's richest two quintiles (Q4 and Q5) falls in the range of middle human development countries, while the other three quintiles

FIGURE 3.16

Khyber Pakhtunkhwa's richest quintiles enjoy higher human development compared to the poorest, (2018-2019)



Source: UNDP calculations based on Pasha, 2019; HIES, 2018-2019; and PDHS, 2017-2018.

are in the low human development range. Inequality in human development between the quintiles is largely due to inequality in access to education, followed by inequality in income.

Balochistan

Pakistan's largest province in terms of land mass, Balochistan has the lowest share of the country's population¹⁰ and the poorest performance on human development indicators. Applying the categorization used by UNDP's global HDI would place Balochistan's HDI value at par with Sierra Leone in West Africa, which ranked 181st of 189 countries on the global index in 2019.

Vertical inequality in income

Balochistan's average GDP per capita income for each of the five quintiles reflects the inequalities inherent in the province's economic system, indicating the vast differences in its people's standard of living. In 2018–2019, the GDP per capita (PPP \$) of the richest 20 percent of Balochistan's population was, on average, 3.66 times higher than that of the poorest 20 percent (figure 3.17).

Income inequality in Balochistan increased between 2006 and 2012, before decreasing. From 2012 to 2016, GDP per

The suppression of human development due to inequality – i.e. the difference between the HDI and the IHDI – is highest in Sindh, followed by Punjab, Balochistan, and Khyber Pakhtunkhwa.

For human development to improve, all of Pakistan's provinces need to focus on the provision of quality education that can translate into improved incomes.

that, from 2012 onward, all provinces experienced a decline in income inequality, except for Punjab.

Growing income inequality in Punjab can be explained by higher levels of rapid urban development in metropolitan cities, such as Lahore, while rural and semi-urban areas grew at a slower pace. The urban-rural income gap in Punjab increased by 5 percentage points between 2015 and 2019; while urban areas' per capita income was 55 percent higher than that of rural areas in 2015–2016, this difference rose to 60 percent in 2018–2019. Sindh, home to Pakistan's largest metropolitan city, Karachi, also experienced an increase in the urban-rural income gap. However, this gap in Sindh grew by 2 percentage points, considerably less than in Punjab. The opposite trend played out in Balochistan and Khyber Pakhtunkhwa, where the urban-rural income gap decreased between 2015 and 2019.

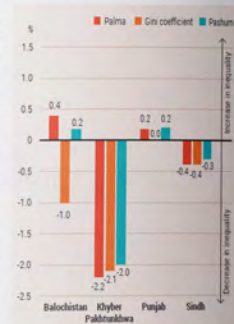
Analysing long-term trends in inequality reveals an alarming trend in Punjab: the province had the highest average annual increase in income inequality between 2006 and 2019 (figure 3.21). In the same period, income inequality decreased in Sindh and Khyber Pakhtunkhwa, with the reduction in Khyber Pakhtunkhwa significantly greater than in Sindh. While overall inequality in Balochistan declined slightly, inequality between its richest and poorest households, and between each successive quintile, continued to increase from 2006 to 2019.

Human development-based inequality

Figure 3.22 illustrates the decomposition of the Human Development Index's sub-indices at the provincial and national levels among income quintiles. As it shows, disparities in human development across different income quintiles are largely driven by variations in the dimension of education, followed by income, and then health. To improve human development, all of Pakistan's provinces must focus on

FIGURE 3.21

Khyber Pakhtunkhwa's income inequality has improved significantly compared to other provinces, (2006-2019)



Note: This figure is based on the average annual rate of change in income inequality, as measured by the Palma, Gini coefficient, and Pashum ratio.
Source: UNDP calculations based on multiple years of HIES data.

the provision of quality education that can translate into productive employment and improved incomes.

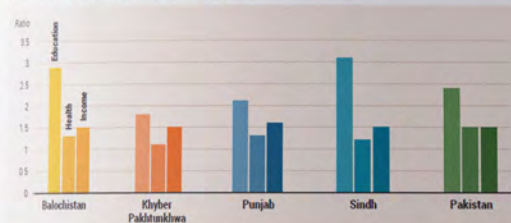
Provincial Inequality-adjusted HDI

As noted above, the HDI is not sensitive to the degree of inequality within each of its dimensions. To compensate for this gap, the NHDR 2020 also calculates the Inequality-adjusted Human Development Index (IHDI) at the provincial level.

In 2018–2019, with an IHDI value of 0.535, Punjab had the highest inequality-adjusted human development level among Pakistan's provinces, followed by Sindh and Khyber Pakhtunkhwa. Balochistan is last with an IHDI value of 0.447 (figure 3.23). However, the difference between HDI and IHDI values – reflecting the suppression of human development due to inequality – is highest in Sindh, followed by Punjab, Balochistan, and Khyber Pakhtunkhwa.

FIGURE 3.22

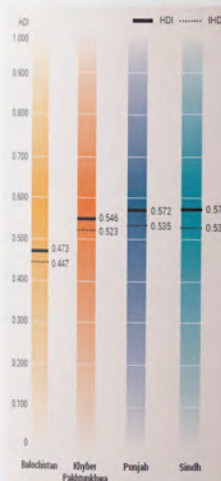
Education drives the inequality in human development among the quintiles in all provinces (ratio of top to bottom quintile), (2018-2019)



Source: UNDP calculations based on NHDR 2020 HDI.

FIGURE 3.23

The loss of human development due to inequality is highest in Sindh, (2018-2019)



Source: UNDP calculations based on Punjab, 2019; PDHS, 2017-2018; multiple years of HIES data.

The urban-rural divide

Rural and urban Pakistan vary significantly in terms of income, poverty, and human development, as discussed in chapter 2. This subsection compares the urban-rural divide in inequality between the four provinces.

Inequality in income

The provincial distribution of Pakistan's urban population, and of the national urban GDP, is presented in figure 3.24.¹¹ Punjab has the highest urban per capita income, followed closely by Sindh. While a number of cities contribute to high levels of urban GDP in Punjab, in Sindh only one city is the largest contributor to urban GDP – Pakistan's largest metropolitan city, Karachi. As box 3.4 discusses, however, the city is plagued by other issues. Khyber Pakhtunkhwa follows Sindh in terms of urban GDP per capita, followed by Balochistan.

In all provinces, urban centres have a higher GDP per capita (PPP \$) than rural areas, but they are also characterized by higher levels of income inequality. Income inequality measured by the Gini coefficient suggests that income inequality

Punjab has the greatest income inequality within both its urban and rural areas, closely followed by Khyber Pakhtunkhwa, Sindh and Balochistan.

PART 3

People



SPECIAL CONTRIBUTION

Shoaib Sultan Khan

The process approach: Use the 'institutions of the rural poor' to alleviate problems

The World Bank, in its first assessment of the Aga Khan Rural Support Programme (AKRSP) in 1987, observed that AKRSP's first four years correspond to the 'missing' four years in many delayed rural development schemes across the world, which followed blueprints, rather than the process approach that the AKRSP took.

Termining AKRSP's process approach 'Social Mobilization', in 1992 the Independent South Asian Commission on Poverty Alleviation recommended that this should be the centrepiece of all poverty alleviation strategies followed by South Asian states. This is because social mobilization enables the rural poor to participate directly in the decisions that affect their lives and prospects.

It was the legendary Dr. Akhter Hameed Khan who originally espoused the social mobilization approach through his world-famous Comilla project in what was then East Pakistan, now Bangladesh. He advocated complementing the state's political and administrative pillars by fostering a socio-economic pillar that comprises 'institutions of the rural poor' as the conduit for the delivery of services and supplies by the public sector, civil society, and donor agencies.

The South Asian Association for Regional Cooperation's (SAARC) Poverty Commission concluded that government departments or non-governmental organizations cannot by themselves help the rural poor, or help the rural poor to help themselves. The process needs

both the resources of governments and the flexibility of NGOs. The Commission recommended that South Asian governments support such initiatives financially, while administratively establishing independent non-governmental support mechanisms to catalyse this process.

The Rural Support Programmes (RSPs) set up by Pakistan's federal and provincial governments since 1982 have fostered nearly half a million community organizations, comprising some 8 million rural households (over 50 million people). However, government departments are not taking advantage of these networks, which can be used as conduits to deliver public services, like health care and education, or facilitate agriculture and livestock development.

Given the proven success of Dr. Khan's approach across time and regions, and in accordance with the SAARC Poverty Commission's recommendations, Pakistan's federal and provincial governments must mandate their ministries, departments, and other development agencies to utilize the organizations of the poor.

These institutions of the rural poor, nurtured by government-sponsored Rural Support Programmes that are ready-made conduits for services and supplies, can help to reduce multidimensional poverty across Pakistan.

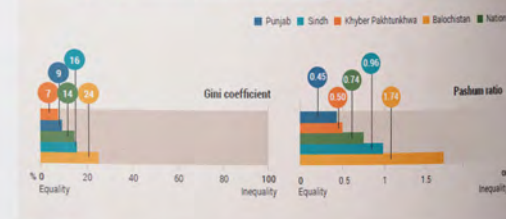
Shoaib Sultan Khan is Chairman of the Rural Support Programmes Network of Pakistan. Notes: ISACPA 1992; Raper 1970; World Bank Operations Evaluation Department 1987.

Sindh has the greatest gap between urban and rural HDI values, followed by Balochistan, Punjab, and Khyber Pakhtunkhwa.

Sindh, followed by Balochistan, Punjab, and Khyber Pakhtunkhwa (figure 3.28). Among HDI indicators, the difference in health between rural and urban areas is not as pronounced as the gaps in education and income.

FIGURE 3.27

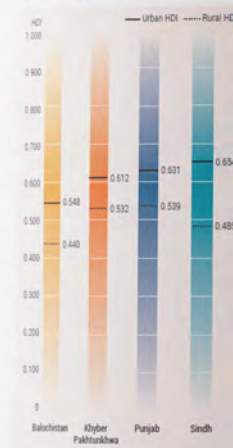
Income inequality between urban and rural areas is highest in Balochistan, (2015-2016)



Source: UNDP calculations based on Pasha, 2016; HIES, 2015-2016.

FIGURE 3.28

The gap between rural and urban HDIs is highest in Sindh and lowest in Khyber Pakhtunkhwa, (2018-2019)



Source: UNDP calculations based on Pasha, 2019; PDHS, 2017-2018; Multiple years of HIES data.

Inequality in Pakistan's special regions

No analysis of human development and inequality in Pakistan can be complete without examining its three special regions: Gilgit-Baltistan, Azad Jammu and Kashmir, and the Newly Merged Districts of Khyber Pakhtunkhwa. This section presents a snapshot of human development in these regions, followed by a brief comparison of each region with the rest of the country.

Gilgit-Baltistan

Gilgit-Baltistan is Pakistan's north-

ern-most territory, with a population of nearly 2 million (figure 3.29). Its three administrative divisions are further divided into ten districts: Gilgit (Gilgit, Ghizer, Hunza, and Nagar), Baltistan (Skardu, Shigar, Kharmang, and Ghanche), and Diamer (Diamer and Astore). The region has access to several corridors of connectivity with neighbouring countries, linking Pakistan directly with China, Central and South Asia, and Afghanistan.

Various public and private development projects have led to a dramatic transformation in Gilgit-Baltistan over the last two decades. For example, in 2018-2019, the Federal Government provided PKR 51.7 billion in financial support to the region, a relatively high per capita share, in the form of subsidies, grants, and development financing (table 3.5).

Major administrative changes in recent years include the Gilgit-Baltistan Order 2018, which grants the area the same legis-

FIGURE 3.29

Key facts: Gilgit-Baltistan

| | |
|--|------------------------|
| Area ¹ | 72,971 km ² |
| Population ² | 1,900,000 |
| Population growth rate ³ | 2.56% |
| Urban population ⁴ | 18.6% |
| Per capita income (PPP) ⁵ | 4,171 |
| Net enrolment rate ⁶ | 30.1% |
| Under 5 mortality rate (per 1000 live births) ⁷ | 71.6 |
| Received antenatal care from a doctor ⁸ | 71.6% |
| Stunted children ⁹ | 47.2% |

Source: (1) Gilgit-Baltistan Scouts 2020; (2) UNPO 2020; (3-4) Government of Gilgit-Baltistan 2013; (5) UNDP calculations. See technical note 4; (6) PSIM, 2014-2015; (7-9) Government of Pakistan 2019g.

2019

TECHVALLEY CONFERENCE 2020

TOURISM AND TECH EVENT

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Event Branding | Collateral Design

STATUS: **THE EVENT GOT CANCELLED BECAUSE OF COVID-19**

CASE STUDIES

TVC'20 TECH
VALLEY
CONFERENCE

TOURISM AND JOBS:

FUTURE
FUTURE
FUTURE
FUTURE
FUTURE

A BETTER FUTURE FOR ALL



10 - 11 APRIL 2020 | NATHIAGALI



TOURISM AND JOBS:

A BETTER FUTURE FOR ALL

TVC'20 TECH
VALLEY
CONFERENCE

10 - 11 APRIL 2020
NATHIA GALI



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VALLEY
CONFERENCE

TOURISM AND JOBS:

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TOURISM
AND
JOBS:
A
BETTER
FUTURE
FOR ALL

10 - 11 APRIL 2020
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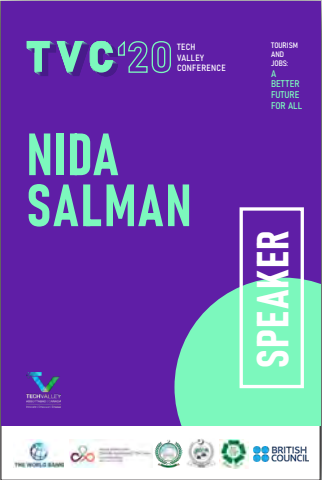
TOURISM AND JOBS:

A BETTER FUTURE FOR ALL



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createoriginal@gmail.com

NIDA SALMAN

THANK YOU



0302 827 8383