

CREATING LIVELIHOODS 2026

Responsible Business Conduct for an Inclusive Future

CONFERENCE REPORT



KNOWLEDGE PARTNERS



SDG LEADERS



Overview

On **June 16th and 17th, 2026**, the **Centre of Excellence in Responsible Business (CERB)** organized the **Creating Livelihoods Summit 2026**. The summit brought together business leaders, policymakers, and sustainability experts from across Pakistan to accelerate the mainstreaming of sustainability in corporate strategy, enhance ESG disclosure, and align private-sector practices with the UN Sustainable Development Goals (SDGs). The **Karachi School of Business and Leadership** joined as **knowledge partner** for the Summit.

The Creating Livelihoods Summit 2026 aimed to advance **decent work, inclusive growth, and sustainable livelihoods** by helping Pakistani businesses translate ESG and SDG commitments into practical, workplace-level action, spanning **fair wages, occupational health and safety, workforce skills development, and inclusive employment practices** across corporate operations and supply chains.

The Creating Livelihoods Summit 2026 was structured around **SDG 3 (Good Health and Well-Being), SDG 4 (Quality Education), SDG 8 (Decent Work and Economic Growth), and SDG 10 (Reduced Inequalities)**, as these goals correspond directly to the summit's core objectives of forwarding policy commitments into measurable practices: **wage benchmarks, health and safety standards, grievance mechanisms, and workforce development metrics** - that participating organizations could implement and evaluate directly.

The summit featured best practices from **EBM, Faysal Bank Limited, SECMC, Standard Chartered Bank (SCB), and Unilever Pakistan Limited**, highlighting practitioner approaches to ensuring an inclusive workplace and responsible supply chains.

Across two days of keynotes, workshops, and candid panel discussions, the Creating Livelihoods Summit 2026 demonstrated that Pakistan's private sector is ready to hold itself to a higher standard of responsible business conduct. The discussion primarily focused on integrating responsible business practices into ESG disclosures, supply chain management, and leadership strategies, rather than examining why responsible business is important.



DAY 1



Opening Remarks

The summit opened with remarks by **Javed Kureishi, CEO of the Pakistan Business Council**, who made the case that investing in people is not a social obligation but a strategic imperative.

Drawing on Pakistan's demographic reality, with 64% of its population under 30 and persistently low female labour force participation, he urged the private sector to treat human capital development as the single most powerful lever for long term economic growth.



Keynote Address



The keynote address was delivered by **Prof. Dr. Asghar Zaidi, Rector of the Karachi School of Business and Leadership**, who argued that responsible business conduct begins with character driven leadership. He emphasized that values, integrity, and accountability are not soft ideals but the foundation of decisions that shape organizations, communities, and livelihoods.

Sustainable impact, he noted, requires leaders who are guided not only by competence but by a genuine sense of purpose and responsibility.

Launch of the Creating Livelihoods Survey Report



The "Corporate Practices Shaping Livelihoods in Pakistan: A Landscape Analysis" at the Creating Livelihoods Summit 2026, outlining a set of recommendations aimed at helping Pakistani corporations translate stated commitments into measurable outcomes for their workforce.

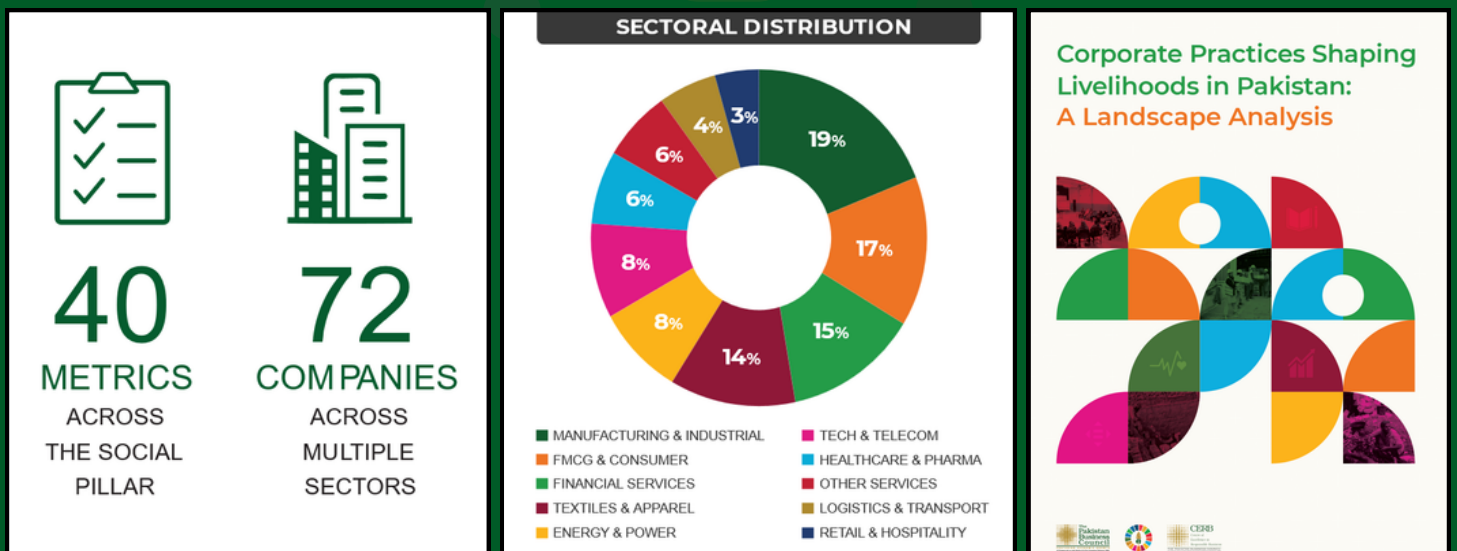
The report recommends that companies conduct regular audits of internal policies, supported by transparent reporting, to ensure that employees are aware of these policies, can access them, and experience them as effective in practice.

It further calls on boards to prioritize human capital alongside financial objectives, developing clear strategies to address automation, gender inequality, and climate-related risk within their organizations.

A central finding is the gap between policy commitment and execution. The report attributes this gap to insufficient monitoring infrastructure and recommends sustained investment in data collection, supported by specific, measurable targets.

Finally, the report advocates for industry-wide collaboration, encouraging companies to adopt shared platforms, tools, and frameworks to align their practices with Pakistan's broader workforce and development goals.

The report can be accessed [here](#).



PANEL DISCUSSION

Decent Work Challenges

Bridging the Gap Between Promise and Practice



Moderated by **Dure Sameen Akhund** from CERB, the session featured **Attiyah Inaam (EBM)**, **Asma Haq (Standard Chartered)**, **Amin Chagan (Faysal Bank Limited)**, **Mushtaq Vighio (SECMC)** and **Zaem Khan (Unilever Pakistan)** .

The discussion highlighted three main themes:

- **From Compliance to Culture:** Companies like Standard Chartered Bank and Faysal Bank Limited are shifting their view of workplace inclusion from merely meeting regulations to using it as a way to attract talent, improve retention, and boost long-term performance.
- **The Living Wage Imperative:** Unilever Pakistan's initiative to provide fair wages across its sales team and supply chain set a leading example of real responsibility within Pakistan's value chains.
- **Safety and Opportunity in the Same Breath:** SECMC's efforts to involve women in non-traditional industrial roles and EBM's capacity-building for suppliers in a sector with tight margins demonstrate that improving labor standards and maintaining competitiveness can go hand-in-hand.

To conclude, the panelists agreed that the professionalisation of sustainability reporting, through capacity-building, standardised frameworks, and credible data systems, is essential for Pakistan's private sector to remain competitive in an increasingly regulated global market.

Workshop on SDG 04 Creating Learning Cultures and AI

SDG LEADER: KSBL

KSBL's workshop challenged participants to rethink what learning in a workplace actually means. The session moved the conversation beyond periodic training programmes toward something more demanding: building organisational cultures where learning is continuous, personalised, and integrated into how work gets done every day.

A central and provocative thread running through the discussion was how AI is reshaping not just how people learn, but the work itself; changing roles, evolving job descriptions, and shifting what employability looks like faster than most organisations can respond to.



Drawing on enterprise AI capability programmes, the session grounded the discussion in what actually works when a real workforce, spanning seniority levels and supply chain staff, needs to upskill. A key insight that landed with participants: the more deeply AI is integrated into operations, the more indispensable distinctly human skills become. Problem framing, collaboration, and creative judgment are not replaced by AI, they are what allow people to work alongside it effectively. The session sent participants back to their organisations with a sharper question to sit with: are we preparing our people to use AI, or to manage it?

This session was conducted by **Dr. Naveed Ifhtikhar and KSBL Faculty**

Workshop on SDG 03

Just Ask: The First Step in Supporting Mental Health at Work

FACILITATED BY: BEME

This workshop encouraged participants to consider mental health at work in the same way as a fire drill: requiring preparation, a defined protocol, and confidence in response. Using realistic workplace scenarios, attendees learned to recognize distress signals at three levels: the individual, the team, and the organization. This training aimed to develop situational awareness that many workplaces mistakenly expect their managers to already possess.



The session also focused on the ALGEE first aid framework, giving participants a structured approach to supporting a colleague in distress without defaulting to advice-giving, minimising, or avoidance. Dr. Rehman made it clear that managers aren't being trained to act as therapists. The goal was simpler: give them one clear first step to take when a colleague is struggling.

Participants also talked about what kind of support these first steps can't provide on their own, and each one left with a single, specific action to try with their own team.

This session was moderated **Dr. Talha Rehman, CEO of BeMe**

Workshop on SDG 08

Decent Work in Action:

Building Workplaces People Can Thrive In

SDG LEADER: STANDARD CHARTERED BANK (SCB)



This workshop walked participants through the building blocks of a thriving workplace: fair pay and benefits structures, grievance mechanisms designed for psychological safety, and accountability frameworks for handling harassment, misconduct, and retaliation. SCB drew on its own institutional experience to demonstrate that decent work is an operational architecture that must be deliberately designed, consistently enforced, and embedded at every level of an organisation.

the session also featured a practical activity that set the tone for the entire session: participants identified red flags and green flags within workplace cultures, surfacing the behaviours, systems, and leadership signals that either erode or build organisational decency

This grounding exercise moved the conversation away from policy language and into the lived reality of what workplaces actually feel like for the people inside them and what it concretely takes to build cultures where reporting misconduct feels safe rather than career-ending.



This workshop was conducted by **Rabia Shayan, Lead HR Advisor and the SCB Team**

Workshop on SDG 03 Workplace Wellbeing, Health and Safety

SDG LEADER: SECMC

The workshop focused on highlighting that Occupational Health and Safety is not a compliance checklist; it is a strategic business imperative. The session covered risk management fundamentals: hazard identification across key categories and the **hierarchy of controls** as a framework for building safety into systems from the ground up. The discussion also examined how Environmental and Social Due Diligence assessments, covering everything from emergency preparedness to contractor management, directly strengthen occupational health outcomes across supply chain operations.



SECMC highlighted their approach on psychosocial risk: workplace stress, fatigue, excessive workloads, and mental health challenges positioned alongside physical hazards as risks requiring equal rigour. A recurring theme was leadership as a visible, daily cultural signal rather than a policy responsibility, and how genuine commitment from the top is what separates organisations with strong safety cultures from those with strong safety manuals. The session closed with a practical framework for operationalising SDG 3 through interventions built around prevention, protection, response, verification, and continuous improvement.



This workshop was conducted by **Imran Aslam, General Manager HSS&E at SECMC** and **Sara Jalal, Manager CERB**

Workshop on SDG 10

From Numbers to Impact: Understanding and Calculating Living Wage

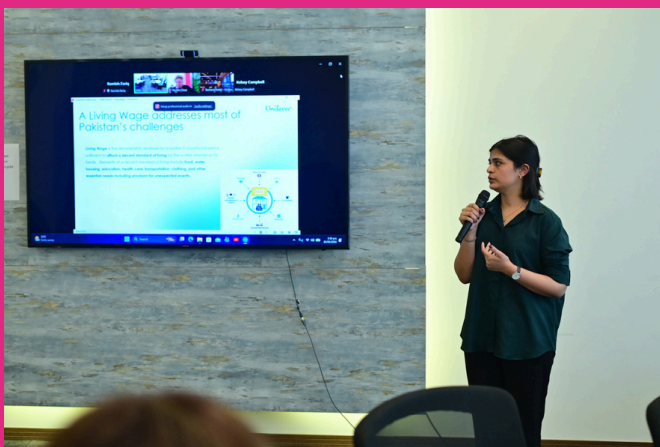
SDG LEADER: UNILEVER PAKISTAN

Unilever presented their business case approach and lessons learned in calculating and implementing the living wage. Drawing on their implementation journey. The session highlighted that the living wage calculation is only the starting point: the real work lies in building a targeted, sequenced rollout plan that translates the number into operational reality across an organisation.

The session was facilitated by Paulien Osse, Co-Founder and Global Lead of the Living Wage team at the WageIndicator Foundation., who walked through how to calculate a living wage specific to their geography and workforce, factoring in actual costs of food, housing, healthcare, and basic dignified living rather than relying on legally mandated minimums that frequently fall short of these needs.

Unilever presented their business case approach and learnings in calculating the and implementing the living wage . Drawing on their implementation journey, the session highlighted measurable improvements in employee retention and workforce performance following the rollout of living wages, demonstrating that what begins as a commitment to SDG 10 quickly becomes a strategic lever for organizational resilience.

The message that resonated most strongly with participants was that paying a living wage is not a cost to be managed but an investment with a return, one that benefits both the people who earn it and the business that pays it.



This workshop was conducted by **Ramlah Tariq, Sustainability and Corporate Affairs Manager at Unilever Pakistan** and the **Wageindicator Foundation**



Launch of the Responsible Business Conduct Guidebook

Day Two opened with the launch of the **Responsible Business Guidebook**, developed in collaboration with **GAIN, Danish Industry, and Danida Green Business Partnerships**.

Developed under the **Whey2Value Project**, the guidebook helps businesses build ethical, social, environmental, and governance practices into their operations, with practical frameworks, local case studies, and guidance aligned with the **UNGPs and OECD Due Diligence Guidelines**.

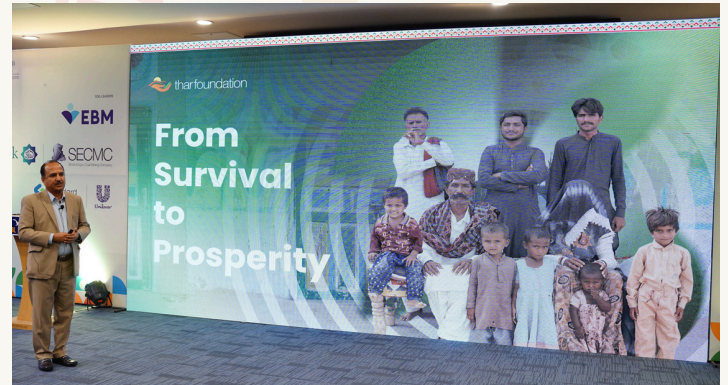
It covers human rights, labour standards, environmental sustainability, and anti-corruption, helping companies build transparent, resilient practices while staying competitive in global markets.

The report can be accessed [here](#).



The Changemaker's Stage

Artistic Milliners and **SECMC** joined the Changemaker's Stage as Changemaker's Champions, sharing case studies from their own work on building sustainable livelihoods and advancing decent work practices.



Artistic Milliners' Changemaker's Stage session, led by **Ali Akbar, Sr. Manager Responsible Business Projects at Artistic Milliners**, centered on the **Milliner Cotton Initiative (MCI)**, the company's program dedicated to sustainable cotton farming and women's empowerment in rural Pakistan.

The initiative runs on two tracks: **the Alternate Livelihood Program**, which trains women in micro-enterprises for additional income, and **Fields of Equity**, which equips female farmers with the skills and resources to participate directly in cotton farming. These programs have driven economic empowerment, strengthen women's decision-making power, and create broader social change, with real potential to scale into other gender-disadvantaged regions.

Led by **Farhan Ansari, GM Thar Foundation**, under the **Thar Foundation banner, SECMC's community development arm**, this session traced a "From Survival to Prosperity" narrative built around real families and villages in the Thar coalfield area, including Nehal Chand, Ranjhan, Sughar, and Hanjo.

Reported outcomes included 7 medical facilities established, 2,200 youth trained, over 3,200 households solarized, and the rollout of permanent toilets. The presentation closed on three guiding principles: that impact depends on proactive engagement with communities and partners, that data and evidence should inform program decisions, and that transparency builds trust.

Remarks by Chairperson, PBC Dr. Zeelaf Munir, MD and CEO EBM



Dr Zeelaf Munir explained that human capital, skills, health, and knowledge, is crucial for business success. The Creating Livelihoods Survey puts the sector's mean maturity score at 67%, indicating real investment in health, skills, security, and inclusion. However, gaps exist in workforce inclusion, skills development, employee development, and responsible supply chains.

She emphasised that the private sector must show, with evidence, that its policies are effective in creating good jobs and closing the gap between policy and practice.

LEADERSHIP TALKS

Aligning Responsible Business Practices with the SDGs



A The key highlight of Day Two was the Leadership Talks Panel, moderated by Javed Kureishi, CEO of the Pakistan Business Council (PBC). Panellists Dr Zeelaf Munir (CEO, EBM & Chairperson, PBC), Prof. Dr Asghar Zaidi (Rector, KSBL), and Amir Iqbal (CEO, SECMC & Thar Foundation) examined the principles necessary to establish organisations and cultivate a workforce poised to meet future demands.

The discussion converged on five defining priorities:

- **Skills Over Credentials:** The transition from knowledge-based to skill-based education is now essential. Organizations require workers capable of action, rather than mere knowledge, necessitating training tailored to actual business needs rather than traditional curricula.
- **AI With Accountability:** As artificial intelligence becomes integral to workplace decision-making, leaders bear the responsibility of ensuring its ethical access and application. The technology's trustworthiness is contingent upon the governance practices in place.
- **Decent Work as a Business Imperative:** Employee well-being is a central concern. Organizations that regard decent work—entailing fair conditions, dignity, and security—as fundamental, cultivate a workforce that is both high-performing and committed.
- **Inclusion Beyond the Surface:** In Pakistan, diversity discussions predominantly focus on gender. However, this panel emphasized the importance of ethnic diversity, advocating that true inclusion requires reflecting the country's entire demographic spectrum within its institutions.
- **Education Must Catch Up:** The disparity between educational outputs and corporate requirements is widening. Addressing this gap necessitates a comprehensive re-evaluation of educational design and delivery methods. Closing it requires a fundamental rethink of how education is designed and delivered.

MOU SIGNING

The Pakistan Business Council and the Karachi School of Business and Leadership



At the Creating Livelihoods Summit 2026, the **Karachi School of Business and Leadership (KSBL)** and the **Pakistan Business Council (PBC)** signed an MOU to embed responsible business practices and Character-Driven Leadership into Pakistan's corporate pipeline.

The agreement - signed by KSBL **Rector Prof. Dr. Asghar Zaidi** and PBC **CEO Javed Kureishi**, in the presence of **PBC Chairperson Dr. Zeelaf Munir**, connects KSBL's academic foundation with PBC's CERB (Centre of Excellence in Responsible Business) to move ethical governance from aspiration to curriculum.

Workshop SDG 10

Building an Inclusive Workplace

Infrastructure

SDG LEADER: FAYSAL BANK LIMITED



Faysal Bank's workshop under SDG 10 focused on the management approach behind building genuinely inclusive workplaces. Rather than treating inclusion as a policy exercise, the session walked participants through how Faysal Bank has embedded accessibility and equity into its organisational culture, examining the decisions, structures, and leadership behaviours that make inclusion operational rather than ornamental.

A key reference point throughout was the **Inclusive Communication Guide** developed jointly by CERB and Faysal Bank, which has since become a practical tool for how teams communicate across diverse identities. The session used this as a foundation to explore how inclusive communication, workplace policy design, and management accountability work together to build environments where people across all levels and backgrounds can genuinely belong.

This session was moderated **Junella Ernest, Manager DEI and Leadership Development at Faysal Bank Limited**

Workshop SDG 08

Advancing Decent Work and Economic Growth Across Supply Chains

SDG LEADER: EBM



The workshop on SDG 8 opened with EBM's management approach to advancing decent work standards across their supply chain, grounding the session in organisational reality before moving into the broader framework.

Sheikh Hammad Amjad then took participants through **Human Rights Due Diligence and the UN Guiding Principles on Business and Human Rights**, establishing the three-pillar framework of State Duty to Protect, Corporate Responsibility to Respect, and Access to Remedy as the globally recognised standard for responsible business conduct.

The session encouraged participants to move from a risk-to-business mindset to a risk-to-people approach, prioritising human rights risks based on their severity and likelihood of impact on affected stakeholders, not just on financial or operational exposure. Participants worked through the concept of salient human rights issues, building the capacity to identify and prioritise the risks most relevant to their specific sector, workforce, and value chain.

The session resulted in participants having a clearer understanding of how seriously applying Human Rights Due Diligence enhances stakeholder trust and positions organizations to meet the growing international expectations for ethical business conduct.

This session was conducted by **Attiyah Inaam, Head of Corporate Communication, Sustainability, and PR and UNDP Consultant Sheikh Hammad Amjad**

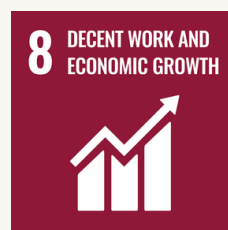
The Creating Livelihoods Summit 2026 concluded with a clear signal from Pakistan's private sector: the conversation around **decent work, inclusive growth, and sustainable livelihoods** has moved from intention to action. Across workshops, panel discussions, and sessions, the summit demonstrated that when businesses engage seriously with the SDGs, the outcomes extend well beyond the organisation: **into communities, supply chains, and the broader economy.**

The **United Nations Sustainable Development Goals (SDGs)** give us a clear roadmap for progress, providing a common framework for countries and institutions to measure development. From a human capital view, this means staying committed to "leaving no one behind." Inclusive growth depends on reaching vulnerable and excluded groups with opportunities, protections, and investments.

The summit outcomes have reinforced that creating livelihoods is not only about generating jobs; it is about ensuring that work is **safe, dignified, productive, and accessible** to all segments of society. The recommendations emerging from this summit provide a practical pathway forward, one that views human capital holistically and recognises that productive economies are built by productive, empowered people. We hope the dialogue serves not as the end of a conversation, but as a catalyst for continued action, stronger partnerships, and a shared commitment to creating livelihoods that leave no one behind.

CERB extends its appreciation to the **SDG Leaders – Unilever, Faysal Bank, SECMC, EBM, and Standard Chartered** – for leading workshops that were practical, honest, and grounded in their own organisational experience. We also recognise **KSBL** for serving as the summit's **Knowledge Partner**, bringing rigour and real-world expertise to the conversation on learning cultures and AI.

Together, these partnerships reflect a shared commitment to embedding human dignity, equity, and opportunity at the heart of how business is done in Pakistan.



KNOWLEDGE PARTNERS



SDG LEADERS



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