



USAID FIRMS PROJECT

District Profile and Sector Assessments - Bahawalpur District

October 10, 2009

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Data Page

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Abstract:

The pupose of this report is to provide data and analysis of critical characteristics based on social and economic indicators of the district Bahawlpur and identify what exists in the district.

Table of Contents

EXECUTIVE SUMMARY	VII
1. INTRODUCTION.....	1
1.1 GENERAL / CONTEXT / BACKGROUND	1
1.2 THE PROGRAM.....	1
2. DISTRICT PROFILE	2
2.1 DISTRICT SNAPSHOT	2
2.1.1 BACKGROUND (INCLUDES ETHNIC MAKEUP ETC)	2
2.1.2 DEMOGRAPHICS (POPULATION, AGE STRUCTURE, GENDER, LITERACY & POVERTY). 3	
2.1.3 LOCAL ECONOMY (MAJOR ECONOMIC SECTORS AND SUB-SECTORS FOR AGRICULTURE, CROP AREA, LIVESTOCK, % OF EMPLOYED IN AGRICULTURE, BREAKDOWN OF MICRO, SMALL, MEDIUM ENTERPRISES (SMES), LISTING OF MAJOR COMPANIES AND EMPLOYERS)	5
2.1.4 EMPLOYMENT AND WAGES.....	9
2.1.5 TAX BURDEN AND DISTRICT REVENUE BASE (TAX RATE)	11
2.1.6 SECURITY (CRIME LEVEL BY CATEGORY SECURITY PERSONNEL)	12
2.2 SCOPE OF THE IMPACT ASSESSMENT	13
2.2.1 INSTITUTIONS	13
2.2.2 GOVERNANCE: POLITICAL STABILITY, GOVERNMENT EFFECTIVENESS, REGULATORY QUALITY & CORRUPTION.....	15
2.2.3 INFRASTRUCTURE.....	16
2.2.4 NATURAL RESOURCES	16
2.2.5 MACRO ECONOMIC STABILITY	17
2.2.6 HEALTH SERVICES & PRIMARY EDUCATION	19
2.3 EFFICIENCY ENHANCERS	20
2.3.1 HIGHER EDUCATION VOCATIONAL AND TECHNICAL TRAINING	20
2.3.2 HIGHER EDUCATION VOCATIONAL AND TECHNICAL TRAINING	24
2.3.3 LABOR MARKET EFFICIENCY.....	24
2.3.4 FINANCIAL MARKET SOPHISTICATION	25
2.3.5 TECHNOLOGICAL READINESS	28
2.3.6 MARKET SIZE	28
2.4 INNOVATION AND SOPHISTICATION ENHANCERS	29

2.4.1 BUSINESS SOPHISTICATION.....	29
2.4.2 INNOVATION	30
3. APPENDICES	31
APPENDIX -1 LIST OF NGOS IN BAHAWALPUR DISTRICT	31

List of Tables

Table 1 Ethnic Distibution	3
Table 2 Bahawalpur District Population.....	4
Table 3 Population Age-Wise.....	4
Table 4 Agriculture Land (Thousands of Hectares)	5
Table 5 Production of Major Crops.....	5
Table 6 Production of Main Fruits.....	5
Table 7 Production of Main Vegetables.....	6
Table 8 Livestock	7
Table 9 Poultry.....	7
Table 10 SMEDA Definitions.....	7
Table 11 SME Definitions.....	8
Table 12 Percentage of Employed Population by Industry (1998)	10
Table 13 Percentage of Employed Population by Occupation	11
Table 14 Crime Profile	12
Table 15 Percentage of Population Who Are Unemployed (15 years or more), Punjab 2007-2008	18
Table 17 Institutions in Bahawalpur.....	19
Table 16 Health Facilities in District Bahawalpur.....	19
Table 18 Number of Arts & Science Degree Colleges (Punjab and Federal Govt. and Private Organisations).....	20
Table 19 Post Graduate Enrollment in Affiliated Colleges	21
Table 20 Government and Vocational Training Institutes	21
Table 21 Affiliated Vocational and Technical Institutes, Bahawalpur City	23

List of Figures

Figure 1 Tehsils and UCs of Bahawalpur District	3
Figure 2 Major Companies.....	9
Figure 3 District Office Groups	14

Executive Summary

Bahawalpur, one of the largest districts of Punjab was created in October 1955 and spreads over an area of 24,830 square km. According to the 1998 census, it had a total population of 24,10,566 which has increased over time owing to urbanization and a decrease in rural construct.

A number of business institutes, agencies and NGOs operate in the district offering financial, technical and vocational advocacy. In addition the higher education institutes impart both undergraduate and graduate studies in the field of arts and science, contributing to the academic milieu of the district.

With the exception of few big units, industrial activities in the district are restricted to agro-based industries dealing with the processing of basic raw material. Bahawalpur has 232 large, medium, and small sector industries including that of Caustic Soda, Cotton Ginning & Pressing, Flour Mills, Fruit Juices, General Engineering, Iron & Steel Re-rolling Mills, Looms, Oil Mills, Poultry Feed, Sugar, Textile Spinning, Textile Weaving and Vegetable Ghee & Cooking Oil.

Bahawalpur district has a congenial business environment supported by the Bahawalpur Chamber of Commerce, financial institutions, skilled human resource, modern communication facilities, print and electronic media, and road, rail and air transportation links and agro-based raw material. The district has been undertaking a range of intra-district, regional and national business activities with a lot of potential for enhancing the productivity, value addition and exports, employment including that of women and youth.

1. Introduction

1.1 General / Context / Background

Under the “Improved Business Enabling Environment (BEE) for Private Sector Growth” component, the Empowering Pakistan Firms Project (EPF) aims to develop district economic and investment strategies for 29 districts in Pakistan including Bahawalpur district. This specifically calls for an understanding of the requirements for business infrastructure and provide assistance in the development of short to medium term development strategies that best suit local needs. The District Economic Development Strategies will be in addition to the sector strategies developed at a national level for with or more sectors supported by EPF. EPF should seek and promote linkages between the district level strategies and the sector strategies. The purpose of the district profile and sector assessment exercise in the districts is to provide a sound foundation from which will evolve the economic and investment strategies.

Besides, EPF is one among a stable of Empower Pakistan projects, each of which has been designed to make an important contribution to USAID’s economic growth objectives. In the timeframe between issuance of the FIRMS RFP and mobilization of the FIRMS contract, USAID also awarded most of the “sister” Empower Pakistan (EP) projects, each of which is in a different stage of implementation. USAID has now begun to knit these projects into an integrated, coordinated operational team. The district profiles and sector assessments that form the bulk of the work described herein represent a critical and foundational first step in the implementation of each of these projects.

1.2 The Program

Bahawalpur was formerly the capital of the Bahawalpur state and now is the district and regional headquarter of the Bahawalpur Division. It is an important marketing center for the surrounding areas and is located on the cross roads between Peshawar, Lahore, Quetta and Karachi.

Bahawalpur district is essentially agrarian. Agriculture is the backbone of its economy and main source of earning for almost entire 78% rural population directly or indirectly. It is well known cotton and wheat growing area and produces 14% of cotton and 4% of wheat of the total Punjab’s production. Rice, Sugarcane, Gram, Pulses and Sunflower/Soybean/Canola (oil seed) are the other major crops. The district has a vibrant livestock sector.

With the exception of few big units, industrial activities in the district are restricted to agro-based industry dealing with the processing of basic raw material. Bahawalpur has 232 large, medium, and small sector industries including that of Caustic Soda, Cotton Ginning & Pressing, Flour Mills, Fruit Juices, General Engineering, Iron & Steel Re-rolling Mills, Looms, Oil Mills, Poultry Feed, Sugar, Textile Spinning, Textile Weaving and Vegetable Ghee & Cooking Oil.

Bahawalpur district has a congenial business environment supported by the Bahawalpur Chamber of Commerce, financial institutions, skilled human resource, modern communication facilities, print and electronic media, and road, rail and air transportation links and agro-based raw material. The district has been undertaking a range of intra-district, regional and national business activities with a lot of potential for enhancing the productivity, value addition and exports, employment including that of women and youth.

2. District Profile

The district profile of Bahawalpur seeks to provide a sound foundation from which will evolve the economic and investment strategies for the district. The district profile gives data and analysis of critical characteristics based on social and economic indicators including: population demographics; employment; income levels; natural resources; agricultural, industrial, and service productive capacity; energy supplies; their socio-economic needs in health, education/training, and governance; and the institutional capacity (public, civil society, and business) to meet those needs

2.1 District Snapshot

2.1.1 Background (Includes Ethnic Makeup etc)

The Abbasi family ruled over the State of Bahawalpur (now Bahawalpur, Bahawalnagar and Rahim Yar Khan Districts) for more than 200 years (1748 to 1954). During the rule of the last Nawab Sir Sadiq Muhammad Khan Abbasi V, Bahawalpur State was merged with Pakistan. Being a Muslim majority area, the ruler of the State opted for Pakistan in the year 1947. The present Bahawalpur District was created on October 14, 1955. Bahawalpur is also Divisional Headquarter of Bahawalpur Division comprising Bahawalpur, Bahawalnagar and Rahim Yar Khan Districts.

Bahawalpur is one of the largest districts of Punjab spread over an area of 24,830 sq km. The district is situated almost in the center of the country at an elevation of 152 meters from the sea level. It lies from 27 – 40 to 29 – 50 North latitude and from 70 – 54 to 72 – 50 East longitude. The district is bounded in North by Lodhran District, in East by Bahawalnagar District and India. In South; the District is bounded by India and in West by Rahim Yar Khan and Muzaffargarh Districts.

The weather conditions are severe both in summer and in winter. The average temperature in summer is 33°C and in winter 18°C. The rainfall is very scarce and scanty, measuring an average of 20 to 25 cm annually.

The district is administratively divided into six tehsils, namely Bahawalpur Sadar, Bahawalpur city, Ahmed Pur East, Yazman (i.e., Cholistan), Khairpur Tammiwali and Hasilpur. There are 108 Union Councils and 714 villages in the district that is on the average 6.7 villages are embraced by each UC. An area of about 16,314 sq. km, which constitutes about 2/3rd of the total, Cholistan falls in this district. Here water is extremely scarce that often it is not available for drinking purposes.

Tehsil Ahmad Pur East—31 UCs

Ahmadpur East-I, Ahmadpur East-II, Ahmadpur East-III, Ahmadpur East-IV, Ali Khark, Bahawalpur Ghulwan, Banwala, Bukhtiari, Chanab Rasoolpur, Chani Goth, Dhoor Kot, Haithaiji, Januwala, Khairpur Dhaha, Khuda Bukhsh Maher, Khuram Pur, Kot Khalifa, Kotla Musa Khan, Kulab, Mahand, Mandhal, Mehrab Wala, Mubarikpur, Mud Pir Wah, Nounari, Rajar Hoo, Sukhail, Tibbi Izzat, Uch Bukhari, Uch Gilani and Uch Sharif

Tehsil Bahawalpur City-22

BWP 1, BWP 2, BWP 3, BWP 4, BWP 5, BWP 6, BWP 7, BWP 8, BWP 9, BWP 10, BWP 11, BWP 12, BWP 13, BWP 14, BWP 15, BWP 16, BWP 17, BWP 18 and Bahawalpur Cantt.,

Jhangiwal, Raman, Khanuwali

Bahawalpur Sadar—15 UCs

Chak No. 04/B.C, Chak No. 37/B.C, Chak No. 12/Bc, Chak No. 24/Bc, Jalalabad, Goth Mehrab, Jamal Channar, Jamrani Kohna, Jindoo Missan, Khanqah Sharif, Mari Sh.Shijra, Miani, Samma Satta, Sanjar and Wahi Hussain

Tehsil Hasilpur--14 UCs

Chak No 163/M, Chak No 58-F, Chak No 89-F, Chak No. 79-F, Chak No.188-M, Chak No.192-M, Hasilpur Mandi, Hasilpur Old-I, Hasilpur Old-II, Hazrat Rangeela Shah, Jamalpur, Pallah, Qaimpur and Shahpur

Tehsil Khairpur Tamiwali—8 UCs

Behli, Guddan, Inayiti, Israni, Jhandani, Khairpur Timewali, Kotla Qaim Khan and Syed Imam Shah

Tehsil Yazman—18 UCs

Chak No 1/DNB, Chak No 106/DB, Chak No 117/DB, Chak No 17/DNB, Chak No 22/DNB, Chak No 36/DNB, Chak No 44/DB, Chak No 47/DNB, Chak No 57/DB, Chak No 67/DB, Chak No 68/DB, Chak No 75/DB, Chak No 88/DB, Chak No 98/DNB, Chanan Pir, Derawar Merana and Yazman-City

Figure 1 Tehsils and UCs of Bahawalpur District

Table-1 gives ethnic distribution of Bahawalpur's demography. The Saraiki population dominates (64.3%) and is more than twice the Punjabi speaking population, which is second largest and equals 28.4 % in the ethnic composition of the district. Other ethnic groups collectively represent 7.3 %.

Table 1 Ethnic Distribution

Ethnicity	Saraiki	Punjabi	Urdu	Pushto	Others
%age of population	64.3	28.4	5.5	0.6	1.2

Source: District Census, 1998

Races and tribes settled in the district include Syed, Qureshi, Baloch, Pathans, Rajput/Jat, Gujjar and Arain. Saraiki and Punjabi are the main local languages spoken in the district. Further, as is applicable almost all over Pakistan, Urdu and English are also spoken and understood.

2.1.2 Demographics (Population, Age Structure, Gender, Literacy & Poverty)

According to 1998 census, District Bahawalpur had a total population of 24, 10,566 which soared to 31, 25,0001 in 2009 (Punjab Development Statistics). Again, according to 1998 census, the urban-rural population distribution was 30:70 and male-female population ratio 53:47. However, according to latest estimates the urban-rural ratio has changed to 42:58 against

¹ Estimates of June 30, 2009

1998 census, which implies 40 % increase in urbanization and 17 % decrease in rural construct of Bahawalpur's population.

Table 2 Bahawalpur District Population

Tehsils	Urban		Rural		Total
	No. of UCs	Population	No. of UCs	Population	Population
Ahmedpur East	5	151592	26	755840	907432
Bahawalpur City	19	529631	3	90563	620194
Bahawalpur Sadar	1	27028	14	424211	451239
Hasilpur	3	924549	11	340577	1265126
Khairpur Tamewali	1	34826	7	198402	233228
Yazman	1	27270	17	497317	524587
Total		1,694,896 (42.4 %)		2,306,910 (57.6%)	4,001,806

Source: Punjab Development Statistics 2009 (Population estimates as on 31-12-09)

The population density of the district was 98 persons/sq. km. The average household size was 6.8 persons/household and growth rate is 3.08%.²

The district has literacy rate of 35% (1998 census) with male literacy rate at 44.9% and female at 24%. Looking across regions, 57% of urban population (Male: 52.9%; Female: 47.1%) and 26.3% rural population (Male: 36.4%; Female: 15.1%) of Bahawalpur are literate.

However, according to MICS 2007-08 survey, the literacy rate above 10 years is 45% (Male 51.66%; Female: 48.34 %). Similarly, urban rural distribution shows 65% urban population (Male: 52.5 %; Female: 47.5%) and 37% rural population (Male: 51.3 %; Female: 48.7%) is literate.

Age structure given in Table-3 shows that 44.4% of population in Bahawalpur district is under 15, 52.3% between 15 and 64, and only 3.3% 65 and over.

Table 3 Population Age-Wise

Age structure	Under 1	Under 5	Under 10	Under 15	15-64	65 & over	15-49	18 & above	21 & above
	2.3%	14.9%	31.4%	44.4%	52.3%	3.3%	45.1%	50.7%	42.9%

² District Population Census Report, 1998.

2.1.3 Local Economy (Major Economic Sectors and Sub-Sectors for Agriculture, Crop Area, Livestock, % of Employed In Agriculture, Breakdown of Micro, Small, Medium Enterprises (SMEs), Listing Of Major Companies and Employers)

The major economic sector of Bahawalpur district is agriculture. Agriculture is the main source of earning for almost entire 78% rural population, whether directly or indirectly. According to the District Census Report 1998, sectors like agriculture, forestry, hunting and fishing employ 58.7% of the workforce (urban 22%; rural 72.6%).

Some 41% households own agricultural land. The total cropped area in Bahawalpur equals 696,000 hectares. Out of this irrigated area is 686,000 hectares and 10,000 hectares is un-irrigated land.

Table 4 Agriculture Land (Thousands of Hectares)

Cropped area/Sown area	Un-irrigated area	Irrigated area	Irrigated by				
			Canals	Wells	Tube-wells	Canal-wells	Canal-tube wells
696	10	686	241	13	79	3	350

Source: Punjab Development Statistics 2009 (Table 39)/Bureau of Statistics 2007-08

The district is a well-known cotton and wheat growing area and produced 12.73% of cotton and 4.57% of wheat of the total Punjab's production during 2007-08 (Punjab Development Statistics 2009). Bahawalpur's main crops include sunflower, sugarcane and rape/mustard seed (see Table 4). Besides these, rice, gram and pulses are also grown.

Table 5 Production of Major Crops

Crops	Production (thousand tons)					
	2002-03*	2003-04*	2004-05*	2005-06**	2006-07**	2007-08**
Sunflower	21169	28383	18849	-	-	-
Cotton (000 bales)	968	995	1365	1160	1348	1154
Wheat	724	633	738	749	813	714
Sugarcane	501	628	465	411	529	634
Rape/mustard seed	25	25	20	-	-	-
Rice (cleaned)	-	8**	6**	7	7	6

Sources: *Pre-Investment Study on Bahawalpur 2006, Directorate of Industries, Punjab, Lahore

**Punjab Development Statistics 2009

Among fruits, mangoes, citrus dates and guavas remain the main fruits grown in the district.

Table 6 Production of Main Fruits

Crops	Production (metric tons)		
	2002-03	2003-04	2004-05
Mangoes	93909	95178	91762

Citrus	65633	61186	63463
Dates	2855	2850	2846
Guavas	2149	2106	52163

Source: Pre-Investment Study on Bahawalpur 2006, Directorate of Industries, Punjab, Lahore

Among vegetables, onion, tomato, potato, brinjal, carrot, cauliflower and bottle gourd are mainly grown.

Table 7 Production of Main Vegetables

Crops	Production (metric tons)		
	2002-03	2003-04	2004-05
Onion	14557	10870	13090
Tomato	3863	3779	3863
Potato	33668	3565	1774
Brinjal	1936	1913	1851
Carrot	1863	1836	1854
Cauliflower	1499	1456	1477
Bottle gourd	1039	1038	1038

Source: Pre-Investment Study on Bahawalpur 2006, Directorate of Industries, Punjab, Lahore

With the exception of a few big units, industrial activities in the district are restricted to agro-based industry dealing with the processing of basic raw materials. Major industries are:

- Cotton ginning
- Rice and flour milling
- Oil and ghee
- Hand weaving of textiles
- Soap and detergent making

Other important enterprises are

- Silk making
- Embroidery
- Carpet
- Pottery
- Ajrak

Uch Sharif is renowned for ajrak manufacturing.

- Further, sheep and cattle are raised for export of wool and hides. Wool production was 3,364 metric tones per year in till 1998.

Livestock

According to Punjab Human Development Index, 48.2% households own livestock in district Bahawalpur. The Punjab Development Statistics 2009 give the following break-up of animal population.

Table 8 Livestock

Animals	Cattle	Buffalo	Sheep	Goat	Camel	Horses	Donkey	Mule
Numbers	550,000	609,000	160,000	1,045,000	1188	1811	52,403	851

Source: Punjab Development Statistics 2009, Table 153, 154

Table 9 shows statistics of poultry production in district Bahawalpur:

Table 9 Poultry

Broiler farms		Layer farms	
Number	Capacity to rear birds per annum	Number	Capacity to rear birds per annum
280	5,355,000	30	155,000

Source: Punjab Development Statistics 2009, Table 163 (Directorate, of Poultry, Research Institute Punjab, Rawalpindi, 2006-07)

Breakdown of Micro, Small, Medium Enterprises (MSMEs)

According to Punjab Development Statistics 2009, 224 factories in Bahawalpur employ less than 100 persons while 13 factories employ 100 or more persons. Overall, there are 79 manufacturing industries in Bahawalpur.

Small and Medium Enterprise Development Authority (SMEDA) in its SME Policy 2007 defines Small & Medium Enterprises as having up to 250 employees while the assets of small enterprise value at Rs. 20 million and that of medium size enterprise are worth Rs. 100 million.

Table 10 SMEDA Definitions

Enterprise Category	Employment Size (a)	Paid Up Capital (b)	Annual Sales (c)
Small & Medium Enterprise (SME)	Up to 250	Up to Rs. 25 Million	Up to Rs. 250 Million

SME Definitions used by various institutions in Pakistan are given in the table below.

Table 11 SME Definitions

Institution*	Small	Medium
SME Bank	Total Assets of Rs. 20 million	Total Assets of Rs. 100 million
Federal Bureau of Statistics	Less than 10 employees	N/A
Punjab Small Industries Corporation	Fixed Investment. up to Rs. 20 million excluding land and building	N/A
Punjab Industries Department	Fixed assets with Rs. 10 million excluding cost of land	
Sindh Industries Department	Entity engaged in handicrafts or manufacturing of consumer or producer goods with fixed capital investment up to Rs.10 million including land & building	
State Bank of Pakistan (SME Prudential Regulations)	An entity, ideally not being a public limited company, which does not employ more than 250 persons (manufacturing) and 50 persons (trade / services) and also fulfills one of the following criteria: (i) A trade / services concern with total assets at cost excluding land and buildings up to Rs 50 million. (ii) A manufacturing concern with total assets at cost excluding land and building up to Rs 100 million. (iii) Any concern (trade, services or manufacturing) with net sales not exceeding Rs 300 million as per latest financial statements.	

Source: as shown by the name of the institutions*

Listing Of Major Companies and Employers

According to the Directory of Industries 2006, Bahawalpur has 232 large, medium, and selected small sector industries as shown in the textbox below. The major industrial activities are cotton ginning (66%), rice and flour milling (11%), textile, oil and ghee manufacturing, cold storage (6%), and soap making.

Agriculture implements	1
Bakery products	1
Cold storage	14
Cotton ginning and pressing	153
Flour mills	25
Homeopathic medicine	1
Iron and steel re-rolling mills	1

Light engineering	1
Paper and paper board	2
Poultry feeds	2
Rice mills	7
Soap and detergents	3
Solvent oil extraction	2
Sugar	1
Tannery	1
Textile spinning	6
Textile weaving	4
Vegetable ghee and cooking oil	4

Figure 2 Major Companies

2.1.4 Employment and Wages

The District Census Report 1998 reports majority of the employed persons working in agriculture, forestry, hunting and fishing industries followed by construction industries, community, social and personal services industry, and wholesale, retail trade, and restaurants, hotels industry.

Table 12 Percentage of Employed Population by Industry (1998)

Industry	All Areas	Urban	Rural
Agriculture, forestry, hunting, fishing	58.7	22	72.6
Mining and quarrying	0.3	0.3	0.4
Manufacturing	1.6	1.0	3.1
Electricity, gas, and water	0.1	0.1	0.1
Construction	16.5	26.5	12.7
Wholesale, retail trade, restaurants, hotels	8.1	17.4	4.6
Transport, storage, and communication	1.6	1.4	2.2
Finance, insurance, real estate, and business service	0.2	0.1	0.4
Community, social and personal services	12.1	26.4	6.7
Activities not adequately defined	0.9	0.6	1.5

Source: District Census Report 1998

The largest majority (44.7%) of the employed population by occupation are skilled agricultural and fishery workers in district Bahawalpur. Those with elementary occupations are 34.8%, service workers, shop and market sales workers are 9.2%, and professionals are only 2.3%.

Table 13 Percentage of Employed Population by Occupation

Occupation	All Areas	Urban	Rural
Legislators, senior officials and managers	.3	.4	.2
Professionals	2.3	1.1	5.5
Technicians and associate professionals	2.6	1.3	5.9
Clerk	.9	.5	2.1
Service workers and shop and market sales workers	9.2	5.3	19.4
Skilled agricultural and fishery workers	44.7	56.3	14
Craft and related trade workers	3.5	2.2	6.9
Plant and machine operators and assemblers	1.6	1.1	2.9
Elementary occupations	34.8	31.7	43.1
Workers not classified by occupation	.2	.1	.2

Source: District Census Report 1998

According to Punjab Development Statistics 2009, average daily employment in 79 manufacturing industries is 4,000 and total employment cost is Rs. 181 million monthly average wage of a person comes to Rs. 3,770.83

2.1.5 Tax Burden and District Revenue Base (Tax Rate)

Prior to the establishment of District Government 23 taxes/ duties were being assessed and collected by the Excise and Taxation Department. Because of abolition of various taxes and duties through the Finance Ordinance, 2000 the following taxes/ duties are now being collected and administrated by the department.

- Property tax (The tax is payable at the rate of 25% of the amount of the property tax payable.)³

³ <http://www.cbr.gov.pk/newdt/circulars/1996cir19.pdf>

- Excise Duty

Other Taxes Recovered By the Excise and Taxation Department

- District / Local Govt. Taxes
- Any other Local Taxes assigned by District Government.

Provincial Govt. Taxes

- Entertainment Duty
- Motor Vehicle Tax
- Provincial Excise
- Tax on Trade Calling and Profession
- Tax on Hotels
- Cotton Fee

2.1.6 Security (Crime Level by Category Security Personnel)

Bahawalpur has 6 police subdivisions, 21 police stations, and 6 police posts. Police to population ratio is 1:1186. Crime population ratio is 1:321.

Out of 6,263 reported crimes in the first half of 2009, 1,008 crimes related to persons, 1,399 related to property, 2,136 related to local and special laws, and 1,720 pertained to miscellaneous issues. Crime profile shows an increasing trend in crime as in the first half of 2009 the reported cases equaled 6,263 when the second half was still in progress.

Table 14 Crime Profile

OFFENCES	2009 1st Half	2008	2007	2006	2005	2004
All Reported	6263	12739	12020	10743	8082	8238
Against Person	1008	1925	1860	1847	1602	1716
Against property	1399	2964	2770	3130	1973	1828
Local & Special Laws	2136	4919	4747	4603	3158	2913
Miscellaneous	1720	2931	2643	2783	1349	1781

Source: Punjab Police, Bahawalpur website

2.2 Scope of the Impact Assessment

2.2.1 Institutions

Strength of supporting institutions (business associations, govt. agencies, NGOs)

Assistance offered by support institutions (i.e., financial, technical, advocacy)

Business Associations

Business Associations in Bahawalpur included Bahawalpur Chamber of Commerce and Industry, Kissan Welfare Association, Kasaab (Butchers) Association, Sarafa (Goldsmith) Association, All Pakistan Textile Mills Association and Pakistan Cotton Ginners' Association.

Bahawalpur Chamber of Commerce and Industry links the government and trade/ industrial sectors of Bahawalpur region. It supports industrial & business growth in Bahawalpur Division and protects interest of the business community. The chamber has 193 corporate members and 408 associate members.

Kissan Welfare Association (KWA), established in year 2003, focuses on Participatory Better Agricultural Farming, Environmental, and Rural Community Appraisal through the following approaches⁴:

- Establishment of Farmer Field Schools (FFS)
- Farmer Training of Facilitator (FTOF)
- Women Open Schools (WOS)
- Children Ecological Club (CEC)
- Skill Enhancement Workshops
- Support in Farm Machinery Services
- Combine Marketing (inputs / outputs)
- Micro Income Generations
- Energy and Renewable
- Organic Farming
- Farmer Congress

Pakistan Cotton Ginners' Association (PCGA) came into existence in 1958 and recognized and licensed as 'A' class Association by the Federal Government of Pakistan. It has 107 members from district Bahawalpur. It represents the interests of the ginners at the federal and provincial level. PCGA educates and advises cotton ginners, to adopt ways cotton could be improved to the International standard.

Government Agencies

Government agencies are district government departments, Bahawalpur Development Authority, Cholistan Development Authority, Federal Seed Certification department, Punjab Seed Corporation and Punjab Bureau of Statistics.

District Nazim is the political head of the district. District Coordinating Officer (DCO) is the administrative head. Executive District Officers (EDOs) head various district government

⁴ Kissan Welfare Association, <http://kwapk.org>

departments. District Officers (DOs) work under EDOs. There are 11 groups of district offices: District Coordination, Agriculture, Community Development, Education, Finance and Planning, Health, Information Technology, Law, Literacy, Revenue, Works and Services.

District Coordination	Coordination human resources, management and civil defense
Agriculture	Agriculture extension, livestock, farm, water management, soil conservation, soil fertility, fisheries and forests
Community Development	Community organization, labor, social welfare, sports and culture, cooperative and registration office
Education	Boys schools, girls schools, technical education, colleges other than professional, sports education and special education
Finance and Planning	Finance and budget, planning and development, accounts, enterprise and investment promotion
Health	Public health, basic and rural health, child and human health, population welfare, dist. and tehsil (headquarters) hospitals
Information Technology	Information technology development, information technology promotion and database
Law	Legal advice and drafting
Literacy	Literacy campaigns, continuing, educational and vocational education
Revenue	Land revenue and state, excise and taxation
Works & Services	Spatial planning and development, dist. road and buildings, energy, transport and environment

Figure 3 District Office Groups

Bahawalpur Development Authority was established in 1991 for the development of the area comprising the Revenue Division of Bahawalpur excluding the desert areas of the Division covered by the Cholistan Development Authority⁵.

Cholistan Development Authority was established in the year 1976 to improve the socio-economic condition of the people of Cholistan and to tap the development potential of this area. Main functions are:

- A forestation, plantation, cultivation and reclamation of land
- Colonization and allotment of government land
- To provide means of irrigation
- Provision of drinking water in the desert
- Surveyor sweet ground water resources and sinking of tube wells for drinking and irrigation
- To layout / construct chaks, mandi town and settlements.
- Provision of communication facilities and parks.

⁵Bahawalpur Development Authority Act 1991,
http://www.commonlii.org/pk/legis/pj/consol_act/bdaa1991362/

- Provision of livestock and dairy farms etc.
- Provision of educational facilities.
- Management and encouragement of rural trades, crafts and industries
- Arrangements for marketing of produce
- Preservation and multiplication of forests, vegetation and wildlife.

Development wing was created in CDA in the year 1988-89. It executes development schemes concerning Farm to Market Roads, water supply schemes, BHUs, Veterinary Dispensaries and schools buildings etc.

NGOs

There are 31 NGOs working in district Bahawalpur in the areas of social welfare, education, health and shelter. List of NGOs is placed in Annexure-I.

National Rural Support Program has established Community Organizations in Bahawalpur; it offered loans to both men and women in agriculture, livestock and enterprise development sectors through Micro Finance & Enterprise in Development Program (MEDP). NRSP Bahawalpur established 18 community Model Schools in such areas where there were no government schools. Eight schools were established by the support of Pakistan Rural Support Program and remaining 10 were established by the financial support of Pakistan Poverty Alleviation Fund.

2.2.2 Governance: Political Stability, Government Effectiveness, Regulatory Quality & Corruption

The structure of governance in the district is defined under the Local Government Ordinance 2001 in which the District Government consisted of the Zila Nazim and District Administration. The District Administration consisted of district offices including sub-offices at Tehsil level, who are responsible to the District Nazim assisted by the District Coordination Officer. The District Coordination Officer is appointed by the Provincial Government and is coordinating head of the District Administration. The Zila Nazim is accountable to the people through the elected members of the Zila Council. A Zila Council consisted of all elected Union Nazims in the District and those elected on reserved seats including seats reserved for women, peasants, workers, and minority community. The Zila Council had its Secretariat under the Naib Zila Nazim and had a separate budget allocation. Adequate checks and balances were introduced in the system. While this system was introduced and nurtured by Musharraf regime, its future has been under debate in the post-Musharraf era. Some uncertainty looms with the DCO (provincial bureaucrat) having been more empowered compared to the Zila Nazim elected by an electoral college.

Some modifications in the system, especially the election and role of Zila Nazim, is expected by the end of the year. The old Divisional Commissioners are also being reintroduced. However, lot of investment has gone into the system and its likely to be modified but not reversed as such. The developments are not likely to affect the business environment as such. Bahawalpur district has a dynamic and motivated District Government leadership and staff and corruption is not a major problem at district level, except for routine and petty corruption deep rooted in the local system.

2.2.3 Infrastructure

Number of paved roads

Bahawalpur (city) is a walled city with two major intersecting roads running east to west and north to south respectively and terminating at four gates. It is linked to other cities by major railway and four sub-regional roads. Bahawalpur is situated 94 km from Multan, 441 km from Lahore and about 729 km from Islamabad. Distance from Karachi port is 851 km. For internal transport tongas (horse drawn vehicles) and rickshaws ply in the city. Cars are also available for hire.

Proximity to highways, number and location of ports (inland and ocean)

According to Punjab Development Statistics 2009, the total length of roads including nation highway in Bahawalpur district is 2600.51km; National Highway is 95.83 km long. District roads constitute the following:

Provincial highways 365.92 km

Roads and bridges 334.86 km

Farm to market roads 1210.41 km

Sugar cess roads 89.97 km

District Council roads 503.52 km

Number and location of airports

Bahawalpur is connected by air from Karachi and Islamabad. Bahawalpur airport, Sheikh Rashid Airport, is located 3.7 km from the Bahawalpur city centre. In July 2009, flights to Middle East also started.

Number and location of railways

There are daily train services from Karachi, Multan and Lahore. Bahawalpur district has only one main railway track running along its boundary. The track connects Peshawar with Karachi. Three branch lines are:

Samma-Satta to Hasilpur

Samma-Satta to Khanpur

Adam-wahin to Samma-Satta

Within the district there are 22 railway stations of which 9 are located on the main line and 13 on the Samma Satta branch lines. The local railway station of Bahawalpur city is Baghdad Railway Station.

2.2.4 Natural Resources

Rivers and Canals

River Sutlej flows along the northeastern boundary of the district over 110 miles. The four canals: Lower Bahawal Canal, Punjnad Canal, Abbassia Canal and Upper Qaim Canal are the main sources of irrigation.

Forest

According to Punjab Development Statistics 2009, Bahawalpur has 2772 km linear protected forest. Total forest area is 2623996 hectares. Out of which 2613212 hectares are protected

forest under provincial government, 10247 hectares reserved forest under provincial government, and 537 hectares reserved forest under district government.

Fisheries

Fish production in Bahawalpur Division (Rahim Yar Khan District, Bahawalpur District, and Bahwalnagar District) is 47000 quintiles (2007-08) of the value Rs. 47 million.

2.2.5 Macro Economic Stability

Employment and Unemployment Levels and Poverty

According to District Census Report 1998, unemployment rate is 19.8%. Male unemployment rate at 205 is considerably higher than female rate at 6.1%. Unemployment figures do not vary much across rural urban regions where rural unemployment rate is 19.3% (Male 19.4% Female 8.7%) and urban unemployment is 21.1% (Male 21.6% Female 2.9%).

However, unemployment figure according to MICS 2007-08 is very low. For the age above 15 years is unemployment rate is 5%. More people are unemployed and looking for job in urban Bahawalpur (7.8%) as compared to rural Bahawalpur where 4% population above the age of 15 falls in this category. Age-wise unemployment data shows that 15% population between 15 and 24 years is unemployed and seeking work.

Bahawalpur falls in high deprivation districts category. Deprivation ranking according to SPDC (2001) is 26 out of 34 districts of Punjab and according to MICS (2007-08) is 28 out of 34 districts.

Table 15 Percentage of Population Who Are Unemployed (15 years or more), Punjab 2007-2008

	Employed	Unemployed and seeking job	Total	Total number of households 15 years or more in active labour force
Punjab	93.2	6.8	100.0	163,215
District Bahawalpur	95.0	5.0	100.0	6,285
Tehsil				
Ahmedpur East	95.0	5.0	100.0	2,140
Bahawalpur City	94.1	5.9	100.0	1,160
Bahawalpur Sadar	95.2	4.8	100.0	767
Hasilpur	93.1	6.9	100.0	782
Khairpur Tamewali	94.6	5.4	100.0	553
Yazman	97.6	2.4	100.0	882
Area of residence				
Rural	96.0	4.0	100.0	4,589
All Urban	92.2	7.8	100.0	1,696
Major City	93.3	6.7	100.0	1,002
Other Urban	90.6	9.4	100.0	693
Age				
15-24	85.0	15.0	100.0	1,728
23-34	97.3	2.7	100.0	1,592
35-44	99.5	0.5	100.0	1,288
45-54	99.4	0.6	100.0	894
55-64	99.6	0.4	100.0	513
65-74	100.0	0.0	100.0	207
75+	100.0	0.0	100.0	61
Wealth index quintiles				
Lowest	96.5	3.5	100.0	2,704
Second	94.6	5.4	100.0	1,316
Middle	93.4	6.6	100.0	1,005
Fourth	93.0	7.0	100.0	712
Highest	93.5	6.5	100.0	548

Source: Punjab Development Statistics

Labor force participation

Labour force participation rate is 26.4% (1998). 49.3% male population and only 1% female population is economically active. Participation rate in rural and urban areas is almost the same, rural 26.2% (male 49.5% female 7%) and urban 26.9% (male 48.7% female 1.4%)

Local income levels

According to the district government website, 51% population is below poverty line. Punjab Development Index reports 66% population earns below Rs. 750 per month and per capita income per month stands at Rs. 863.

2.2.6 Health Services & Primary Education

Availability of Health Services

The district has 187 health facilities including 4 Tehsil Headquarter Hospitals, 1 Police Hospital, 11 Rural Health Centers, 80 Basic Health Units, 70 Dispensaries, 10 Mother and Child Health Centers, and 3 T.B. Clinics.

Availability of Education and Population Demographics

There are over 1600 government primary schools- 45% of which are for girls. Middle schools are 226, over 60% are for girls, and 39% for boys, while high schools are 125 and 62% are for boys. As level of education increases, percentage of boys schools increases in the district. However, higher secondary schools are the same in the district, 14 each.

Table 16 Health Facilities in District Bahawalpur

Division / District / Tehsil	Hospitals		Dispensaries		R.H. Centres		B.H. Units		T.B. Clinics		S.P. Centres	M.C.H. Centres
	No.	Beds	No.	Beds	No.	Beds	No.	Beds	No.	Beds	No.	No.
The Punjab	326	37653	1286	358	334	5934	2535	4930	40	295	533	349
Bahawalpur Divn.	31	3443	179	4	40	762	291	558	9	36	33	24
Bahawalpur Distt.	13	1850	70	4	11	202	80	148	3	0	0	10
Ahmadpur East	1	90	18	-	3	60	24	46	-	-	-	2
Bahawalpur city	8	1586	7	-	-	-	4	4	2	-	-	6
Bahawalpur Sadar	1	14	16	-	4	62	12	24	-	-	-	-
Hasilpur	1	40	12	-	2	40	17	28	1	-	-	2
Khairpur Tamewali	1	60	2	-	-	-	8	16	-	-	-	-
Yazman	1	60	15	4	2	40	15	30	-	-	-	-

Table 17 Institutions in Bahawalpur

Institutions	Number			Enrollment	Teaching staff
	Total	Boys	Girls		
Govt. Mosque Schools	240	-	-	12171	340
Govt. Primary Schools	1658	907	751	162629	4282
Govt. Middle Schools	226	89	137	51381	2055

Institutions	Number			Enrollment	Teaching staff
	Total	Boys	Girls		
Govt. High Schools	125	78	47	75973	2647
Higher Secondary Schools (Punjab, Federal govt. and Private)	28	14	14	2307	366
Intermediate Colleges (Punjab, Federal govt. and Private)	3	2	1	403	42

2.3 Efficiency Enhancers

2.3.1 Higher Education Vocational and Technical Training

Higher Education Institutes

Total number of arts and science degree colleges are 18 having enrolment of almost 20,000 students and teaching strength of 543. The higher education institutions in Bahawalpur district include:

- Islamia University of Bahawalpur
- Asian college of Technology Hasilpur Road Bahawalpur
- Rise School of Accountancy
- Tebiya College
- Four Elementary colleges for teaching training
- Quaid-e-Azam Medical College (QAMC)
- Government Sadiq Egertin College (SE College)
- Government Sadiq Degree College for Girls
- Millat College
- Post Graduate College Baghdad Road

Table 18 Number of Arts & Science Degree Colleges (Punjab and Federal Govt. and Private Organisations)

EDUCATION

Table 97:- Number of Arts and Science Degree Colleges (Punjab and Federal Govt. and Private Organizations) for Boys and Girls, Their Enrolment and Teaching Staff by Division and District, The Punjab: 2007-08

Division / District	Number			Enrolment			Teaching Staff		
	Total	Boys	Girls	Total	Boys	Girls	Total	Boys	Girls
THE PUNJAB	567	285	282	641340	288286	353054	16795	9386	7409
Bahawalpur Divn.	47	23	24	51664	22466	29198	1187	659	528
Bahawalpur	18	7	11	19345	8394	10951	543	271	272

The Islamia University of Bahawalpur has 40 departments offering 53 disciplines. Besides conventional disciplines of Religious Affairs, Languages, Social and Basic Sciences, education is being imparted in the areas of Business Administration, Engineering, Agriculture, Veterinary

Sciences, Computer, Law, Education, Fine Arts, Pharmacy, Life Sciences and Sports Sciences, etc. In 2007-08, enrolment was 1652.

Table 19 Post Graduate Enrollment in Affiliated Colleges

Table 80:- Post -Graduate Enrolment in Affiliated Colleges, The Punjab

Year	Total	(No. of Students)		
		Punjab University	Multan University	Bahawalpur University
1998-99	12023	9886	1348	789
1999-00	11289	9057	1696	536
2000-01	10945	8063	2130	752
2001-02	11446	8622	2064	760
2002-03	12182	9158	2325	699
2003-04	14673	11393	2540	740
2004-05	17150	13440	2910	800
2005-06	13361	8461	3596	1304
2006-07	20561	14875	4123	1563
2007-08	24742	18779	4311	1652

Source :- Bureau of Statistics, Punjab, Lahore

Government vocational and technical training institutes

According to Technical Education and Vocational Training Authority, there are 2 technical education institutes, 12 vocational education institutes, and 4 commerce education institutes in Bahawalpur district. According to Punjab Board of Technical Education, in the Bahawalpur city there are 5 affiliated vocational institutes and 7 technical institutes.

Table 20 Government and Vocational Training Institutes

Institutes	Number of courses offered	Enrollment 2008-09	Courses
Technical education	-	3159	
Govt. College of Technology	14	2648	Auto and Farm (DAE) Civil (DAE) Computer Information Technology (DAE) Electrical (DAE) Electronics (DAE) Mechanical (DAE) Telecom(DAE) Auto & Diesel(B.Tech Pass) Civil (B.Tech Pass) Electronics (B.Tech Pass) Mechanical (B.Tech Hons) Mechanical (B.Tech Pass) Auto Cad Civil Surveyor
Govt. Polytechnic Institute (W)	5	511	Dress Designing & Making (DAE) B.Com (Degree) Diploma in Commerce (Diploma 2 Years)

Institutes	Number of courses offered	Enrollment 2008-09	Courses
			Certificate in Computer Applications Spoken English
Vocational education	-	1228	
Govt. Vocational Training Institute (W), (RMGTC)	3	167	Dress Designing & Making (G-III) Beautician Domestic Tailoring
Govt. Technical Training Institute, Bahawalpur	15		Draftsman Civil(G-II) Draftsman Mechanical(G-II) Electrician(G-II) Electronics Application (Radio & TV) Fitter Cotton Ginning Fitter General(G-II) Machinist(G-II) Matric Tech Welder(G-II) Draftsman Civil(G-III) Draftsman Mechanical(G-III) Electrician(G-III) Electronics Application (Radio & TV)(GIII) Electronics(G-III) Machinist(G-III)
Govt. Vocational Training Institute (W), Bahawalpur	5		Diploma in Vocational Girls (Diploma 2 Years) Beautician Cooking & Baking Domestic Tailoring Fabric Printing
Govt. Vocational Training Institute (W), Hasilpur	3		Diploma in Vocational Girls (Diploma 2 Years) Certificate Vocational Girls (1 Year Certificate) Beautician
Govt. Technical Training Center, (DMTC) Hasilpur	3		Turner Welder Wireman
Govt. Vocational Training Institute (W), Ahmad Pur East	5		Diploma in Vocational Girls (Diploma 2 Years) Certificate Vocational Girls (1 Year Certificate) Beautician Domestic Tailoring Fabric Printing
Govt. Vocational Training Institute (W), Yazman	2		Diploma in Vocational Girls (Diploma 2 Years) Certificate Vocational Girls (1 Year Certificate)
Govt. Technical Training Center, (DMTC) Yazman	3		Auto Mechanic(Petrol) Motor Winding Turner
Govt. Technical Training Centre, (AMTS)	2		Tractor Mechanic Tractor Operator
Govt. Technical Training Center, (DMTC) Ahmad Pur East	2		Auto and Farm Wireman
Govt. Technical Training Centre, (Male) Khairpur Tamewali	3		Electrician Mobile Repairing Motor Winding
Govt. Technical Training Centre,	3		Certificate in Computer Applications

Institutes	Number of courses offered	Enrollment 2008-09	Courses
(W) Khairpur Tamewali			Tailoring Hand Embroidery
Commerce education	-	1897	
Government Sadiq College of Commerce, Bahawalpur		1057	B.Com (Degree) Diploma in Commerce (Diploma 2 Years) M.Com (Master Degree)
Govt. College of Commerce, Ahmad Pur East		444	B.Com (Degree) Diploma in Commerce (Diploma 2 Years) Certificate in Computer Applications
Govt. Institute of Commerce, Hasilpur		230	Diploma in Commerce (Diploma 2 Years) Certificate in Computer Applications
Govt. Institute of Commerce, Yazman		166	Diploma in Commerce (Diploma 2 Years) Certificate in Computer Applications

Table 21 Affiliated Vocational and Technical Institutes, Bahawalpur City

Source: Punjab Board of Technical Education, 2009

Institute	Number of course	Courses
Asian College Of Technology (Campus - 1), Hasilur Road, Near Khurram Petroleum	10	Civil Draftsman Trade Electrician Trade One Year Quantity Surveyor Trade Surveyor Trade Tracer Trade TV Mechanic Trade Chemical Technology Civil Technology Electrical Technology Electronics Technology
Asian College Of Technology (Campus- II), 1-Bk, Rafi Qamar Road, Bahawalpur.	1	Chemical Technology
Bahawalpur Polytechnic Institute-A2 Mohajar Colony Baghdad Road	4	Computer Technology Civil Technology Electrical Technology Electronics Technology
Government College Of Commerce, Cheema Town	2	Diploma In Business Administration Diploma In Commerce
Government College Of Technology, Baghdad Road	8	Telecommunication Technology Civil Technology Computer Information Technology Diploma In Information Technology Electrical Technology Electronics Technology Mechanical Technology Mechanical Technology (Power) With Specialization In Auto & Farm Machinery Technology
Government Polytechnic Institute For Women, Near Fareed Gate Opp. GPO	2	Diploma In Commerce Diploma In Dress-Designing and Dress-Making Technology
Government Technical Training Institute, Baghdad Road	1	Technical School Certificate (Matric Tech)
Government Vocational Training Institute For Women, Baghdad Road Near GPO	1	Diploma In Vocational Girls
Govt. Degree College For Special Education, 31-A	1	Diploma In Special Education

Institute	Number of course	Courses
Sarwar Shaheed Road Model Town A		
U.K College Of Technology, 26-A Satellite Town, Bahawalpur	3	Civil Technology Electrical Technology Electronics Technology
U.K Polytechnic Institute, Haider Colony, Model Town-B Near Chikan Wala Chowk	1	Mechanical Technology
U.K College Of Technology, 11-B Muhammad Hussain Road, Model Town – A	6	Chemical Technology Civil Technology Computer Technology Electrical Technology Electronics Technology
Visa Computer College ,Trust Colony Visa Computer College ,Trust Colony	1	Telecommunication Technology Diploma In Information Technology

2.3.2 Higher Education Vocational and Technical Training

Number of firms in sector, presence of monopoly and corporate tax rate

There are 79 manufacturing units in Bahawalpur as reported in Punjab Development Statistics 2009. The Directory of Industrial Establishment (2006) records 232 industrial units throughout the district.

These industries are addressing local, regional and national needs, and enjoy local advantage in terms of essential agro-based raw material.

Condition of logistics infrastructure

Seen against the large volume of trade and commerce in and out of Multan, the logistics infrastructure in the district is underdeveloped and ill-organized. A cursory look at the loading and unloading in various markets and the stage of the goods transport 'Adda' is sufficient to point to the need for extensive modernization of logistical infrastructure.

Availability of transportation/logistics services

Distance from Multan dry port is 94 km and Karachi port is 851 km. Despite visible underdevelopment, even primitiveness (sizeable use of animal driven carts—especially in the wake of escalating fuel cost) of the logistical infrastructure, there is prompt availability with sizeable competition for transportation/logistics services at the farms, railway station, markets, godowns, transport 'Adda' (yards), etc.

2.3.3 Labor Market Efficiency

Wage Rate, Flexibility of Wages, Strike Rates

The minimum wage for labour fixed by the government at Rs. 6000 per month. The wage rates for unskilled and skilled labour including working hours and overtime, besides bonuses and benefits, are judiciously determined (often negotiated with workers union) in large industries. In the case of smaller industries and the informal sector, there is often lack of minimum labour wage observance, especially in the case of female workers. Average monthly wages of manufacturing industries are Rs. 3770.83. As regards farm labor wages, daily wager is paid from Rs.100 - Rs.150. Monthly salary is from Rs.3500 – 6000. Female worker is paid from Rs.80 to 100 in vegetable farming. They are paid in terms of cotton and wheat during harvesting of these crops.

Industrial strike rates in Bahawalpur are zero. Recently Kasaab (Butchers) Association has observed three days strike for raise in the price of meat and against the raids and fines by the magistrates

2.3.4 Financial Market Sophistication

Availability and access to banking and non-banking finance and availability of instruments and cost of financing

Several national and international banks have branches in Bahawalpur. Their services are detailed out below.

1. National Bank of Pakistan

The bank has its agriculture branch offering Kissan Taqat and Kissan Dost schemes for farmers and loan up to Rs. 200,000 under Karobar scheme for business development.

a) Kissan Dost: Agriculture farming program:

- Technical guidance to farmers
- Wide range of financing schemes for farmers
- Finance facility up to Rs. 500,000/- for landless farmers against personal guarantee
- Financing available against pass book, residential/commercial property, gold ornaments and paper security
- Loan facility on revolving basis for three years (renewable on yearly basis without documentation and approval)

2. Bank of Punjab

The bank has 3 branches in Bahawalpur including one in Galla Mandi. It offers 20 agriculture credit products including loans for tractor financing scheme, livestock, dairy farm, poultry farms, fish farm, water scheme, corporate farming. It also gives loans to women under Lady Entrepreneur Financing Scheme.⁶

3. Bank Alfalah

Bank Alfalah provides financial services in agriculture sector and to SMEs.

a) Agri finance

Bank Alfalah Limited has designed Rural Finance Program named as "BANK ALFALAH ZARIE SAHULAT". The bank provides farmers with expert advice, technical know-how and credit for their multifarious activities.

- b) Alfalah Karobar Finance offers working capital finance (Rs.0.5 million to Rs. 10 million) to SMEs
- c) Alfalah Milkiat Finance offers comprehensive and flexible financing packages from Rs. 0.5M up to Rs. 20 million for the purchase, renovation and expansion of business premises of SMEs.

4. NRSP Bahawalpur

⁶ Bank of Punjab, <http://www.bop.com.pk/multanregion.aspx>;
<http://www.bop.com.pk/KissanLiveStockSchemeVWW.aspx>

NRSP offers loans to both men and women in agriculture, livestock and enterprise development sectors through Micro Finance & Enterprise in Development Program (MEDP)

5. MCB

MCB has an agriculture division that offers the following agri financing products⁷:

- a) Shadabi Plan (Agri Revolving Finance): Shadabi Plan caters the financing needs for production activities on the farm which mainly include seed, pesticides and fertilizers along with provisions for miscellaneous expenses like payment of electricity & diesel bills of tube wells, maintenance expenses for tractors and the like items as per list of eligible items.
- b) Khushali Scheme (Agri Development Finance): Under Khushali Scheme loans/finances are allowed for farm/non farm credits which include fixed investments/working capital requirements. Amount of finances sanctioned depend upon the credit requirement and collateral.

Financing for land leveling/development, heavy equipments, agriculture machinery, vehicles/transport for agri purpose are covered under this scheme. There may be other development projects proposed by the farmers falling within the ambit of agri financing, which can be considered under this scheme

- c) Tractor Finance Scheme: To boost up the mechanized farming in the country, Tractor Finance Scheme is introduced to offer specialized services to farmers. Under this scheme, there is no requirement of minimum land holding because of multipurpose use of tractor for agriculture cum commercial. However, the repayment capacity and potential use of tractor is evaluated at the time of loan processing.
- d) Aabiari Scheme: Under the Aabiari scheme, financing facilities for tube well, other wells, irrigation systems of all types including sprinklers are covered. The purpose is to facilitate the farmers in overcoming the shortage of water for cultivation/plantation since water is essential requirement for crops.
- e) Growers Finance: Grower Finance is a unique way of financing registered/(bonafide) growers/farmers of sugarcane, cotton and rice(mills). The special characteristic is that the financing facilities are extended to farmers against the Mill/Factory guarantee. Fixed/floating charge may be created on the Mill's assets and the loan is disbursed directly to the growers. This finance is short term in nature but the tenure may extend to eighteen months in case of growers of sugarcane.
- f) Dairy And Meat Plan: The plan is aimed at promoting the Dairy sector & meat production in the country. The farmers are extended financing facilities to purchase dairy animals for milk and for the establishment of animal fattening stations to increase meat production on commercial line, thus enabling the farmer to create more income.
- g) Murghbani Scheme: Murghbani Scheme covers extensively all requirements of the poultry industry with focus on facilitating the farmers. We offer financing facilities of all types of activities in the value chain starting from establishment of poultry farms infrastructure to all requirements in the process till the final out put including marketing of the same by the farmers. Value addition process by the farmers for poultry processing is also covered under the scheme.

⁷ MCB, http://www.mcb.com.pk/agriculture/default_2.asp

- h) **Baghbani Scheme:** The scheme aims at facilitating the farmers engaged in horticulture by extending credit facilities covering the entire range of related activities. The proposals are assessed keeping in view the market potential and repayment capacity based on the cash flows of the activity. The farmers are extended all type of credit facilities required to produce fruits & vegetables of better quality. The repayment of the loan is as per farmer convenience or linked to crop cycle and timings of cash flows. Facilities like running finance, working capital requirements, infrastructure development, machinery & equipment, irrigation etc are all covered under this scheme. Progressive farmers are especially encouraged.
- i) **Mahigeri Scheme:** Mahigeri Scheme caters to the credit needs of fish farmers covering entire range of activities including marketing of their produce. The loans are of short, medium and long term depending upon the purpose. Financing for value addition process by the fish farmers is also covered under the scheme.
6. UBL (Cotton Ginnings Advances)
 7. Standard Chartered Bank (Agri Deal, Kissan card)
 8. Faysal Bank (agricultural finance, SME finance)

Agricultural finance facilities are provided under “Faysal Khushaal Kisan Scheme.” The loans provided are for: production (agri input and working capital requirements), development (farm power, machinery, transport, irrigation, land improvement, godowns, silos, and cold storage, see processing units), and livestock (dairy farm, sheep and cattle farm, poultry farm, feed units, fish farm).

a) Production Loans to meet

- Cost of Agri Inputs (Seed, Fertilizer, Pesticides etc.), cost of diesel, labour, storage & transportation and other Working Capital requirements of crop farming.
- Input and other Working Capital requirements involved in Orchards / Nurseries, growth of mushroom, vegetables, floriculture & Tunnel Farming etc

b) Development Loans to Finance

- Farm Power – Tractors, Combine Harvesters, Thrashers & alternate energy installations including solar energy plant etc
- Farm Machinery & Equipment - ploughs, cultivators, laser levelers, Processing Machinery & Tunnel structures etc.
- Farm Transport – pickup, trailers & mini trucks etc.
- Farm Irrigation - Installation of tube-wells, turbines, power lines & transformers, sprinklers, drip irrigation systems and Lining / alignment of water channels etc.
- Land Improvement - Land leveling, clearance of Jungle and land reclamation of land etc.
- Godowns, Silos & Cold Storage - Cost of construction, machinery and working capital requirements.
- Seed Processing Units - Working Capital requirements.

c) Livestock

- Dairy Farm - Cost of sheds, milking animals, feed & medicine and other working capital requirements.
- Goat / Sheep & Cattle Farm – Cost of animals sheds, animals, feed & medicine and other working capital requirements
- Cattle Feed Unit - Fixed cost & Working capital requirements.
- Poultry Farming - Cost of poultry sheds, machinery & equipment, chicks, feed & medicine and other working capital requirements of layer & broiler farms and hatcheries and land reclamation of land etc.
- Poultry Feed Units - Fixed cost & Working capital requirements of Poultry Feed Units
- Fish Farming – Cost involved in fish pound, tube-wells, fish seed, feed & other working capital requirements.

9. Tameer microfinance bank

10. NRSP offers loans to both men and women in agriculture, livestock and enterprise development sectors through Micro Finance & Enterprise in Development Program (MEDP)

11. Punjab Small Industries Corporation (Soft loan credit scheme; mark up ration 7% for new projects, 9% for BMR/expansion, 12% for capital loans)

12. Zarai Traqayati Bank: a. Supervised agriculture credit scheme: Under this scheme agriculture loans are given for short, medium and long term loans upto Rs.1.00 million per borrower/per case. The loans are sanctioned for In Fats, livestock, orchard, tractor, agricultural machinery, tube well and irrigation facilities etc.

- i. Zarkhaiz (one window operation): Credit to purchase inputs, loans to the borrowers under One Window Operation being conducted twice a week during Rabi and Kharif seasons.
- ii. White Revolution Scheme: modernization of dairy farm through financing milk cooling tank, generator, voltage stabilizer, hot water geyser, water pump, cooling pad and other dairy equipment etc.
- iii. Sairab Pakistan Scheme: for installation of tube wells/turbines

Sada bahar scheme: For providing timely input loans for crops and working capital for poultry and fishery etc.

2.3.5 Technological Readiness

Internet, landlines, cell phones, TVs per head

According to Punjab Human Development Index statistics there is 0.99 telephone line per 100 population, 0.22 mobile phone per 100 population, 0.22 computer per 100 population, and .09 internet facility per 100 population

2.3.6 Market Size

District population size, income levels

District population is estimated for June 2009 was 31, 25,000 and for December 2009 is 4001806 (Punjab Development Statistics 2009).

Punjab Human Development Index reports per capita income per month as Rs. 863.

Access/linkages to other markets in Pakistan, region, international

Bahawalpur is an important marketing center for the surrounding areas and is located on the cross roads between Peshawar, Lahore, Quetta and Karachi. It has linkages with other markets and regions through rail, road, and by air.

2.4 Innovation and Sophistication Enhancers

2.4.1 Business Sophistication

There is a small industrial estate on 51.8 acres established by Punjab Small Industries Department. The Government of Punjab has approved the establishment of industrial estate in Bahawalpur. Revenue department is acquiring Land for the estate. The Punjab Small Industries Corporation has set up Craft Development Centre for Cholistan Area. Also established is the District Industrial Home called Sanatzar.

Bahawalpur Chamber of Commerce and Industry liaisons between the government and industrial sectors of Bahawalpur division.

District Industrial Home (Sanatzar)

District Industrial Home is a socio-economic service established at each District Headquarter. Sanatzar was established by the Directorate General Social Welfare, Women Development & Bait-ul-Maal, Punjab in 1979 for the welfare & empowerment of women folk of the area with the following broad objectives:

1. Providing Order Work on wages to trained women in the manufacturing of saleable and marketable standard products for local market.
2. Preparing prototypes of local crafts popular and supply their standard to local markets to obtain bulk supply.
3. Ensuring constant flow of finished products to local markets.
4. Marketing of finished products in local and foreign markets.
5. Establishing a constant liaison with Small Industries Corporation, Export Promotion Bureau and similar agencies to promote outlet of finished products through Display Centers of Small Industries Corporation and abroad through Export Promotion Bureau.
6. Organizing frequent Melas / Fairs / Meena Bazaars / Exhibitions for the purpose of popularizing products of District Industrial Home as well as providing additional outlets for the Marketing of these products.
7. Training of teachers of Industrial Homes located at lower level Industrial Homes through mobile teams of the technical staff of the District Industrial Home (Sanatzar).
8. Providing part of the bulk order to local Industrial Homes for giving of incentives / earnings to trained women.

Chamber of Commerce and Industries

The Chamber is a major link between the Government and trade/ industrial sectors of Bahawalpur region. Its aim is to activate the industrial & business growth in Bahawalpur Division. Some 193 corporate members and 408 associate members are registered with Bahawalpur Chamber of Commerce and Industry.

Access to market Information

Bahawalpur is linked with other markets and regions through rail, road, and by air. The more established members of the business community in Bahawalpur have good access to market information and remain in constant contact with national and international markets. However, smaller entrepreneurs, embroiders and farmers need support to bridge this information gap

2.4.2 Innovation

2.4.2.1 Access to Applied Research Institutions (presence of R & D)

Cotton Research Station, Bahawalpur

Regional Agricultural Research Institute, Bahawalpur

Kissan Welfare Association focuses on participatory agricultural farming through research and development and training. It aims to bridge the gap between communities & services providing departments and other organization for sustainable development.

The association has set up Farmer Field Schools, Women Open Schools, Children Ecological Club, where through group formation, training and networking facilitate mechanisms promoting knowledge that is functional and necessary to improve their production and livelihood potential.

2.4.2.2 Access to Technical Assistance

There is very limited technical support available in only a few sectors (livestock, agriculture, and forestry) due to lack of capacity and resources of relevant government departments and institutions. Business association and BCCI are not providing any significant technical assistance to their members.

3. Appendices

Appendix -1 List of NGOs in Bahawalpur District

S.No	Name of NGO	Address	Contact Person/President
1.	Cholistan Development Council of Pakistan-	5-A Block X Model Town C Bahawalpur Tel: 062-2883045	Farooq Ahmed Khan
2.	MOHAFIZ ORGANIZATION - (MOHAFIZ)	H # 118/A MODEL TOWN (B) BAHAWALPUR.PAKISTAN Postal Code: 63100 Tel: 062-2882404,2050022	MUHAMMAD MADNI KHAN
3.	Chopan Welfare Society	Christian Colony Yazman, District Bahawalpur, Cell: 03017736756	Mr. Ashraf Gill Mr. Saleem Gill
4.	Naveed-e-Seher Welfare Society	2211 BIII Mubarakpura Bahawalpur	George A. Khan
5.	Bahawalpur Development Council	Flat No. 12 Officer's Colony Noor Mehel road Bahawalpur Tel: 062-2874056	Shabir Ahmed Khan Ms. Memoona
6.	Alfalah Welfare Organization	26-B Shadman Colony Behind Dring Stadium Bahawalpur Tel: 062-9255478	Maqsooda Malik M Irfan Saleem
7.	Education Welfare Society	Kangan road Ahmed Pur East District Bahawalpur Tel: 0622-700452	S. Nasir Rizvi
8.	Women Welfare Society	House No. 1259/4 Kousar Colony Bahawalpur Cell: 03437140554	Misbah Barkat Khwaja Ms. Faiza Shaheen
9.	HACRA Welfare Association	299/F Model Town B Bahawalpur Tel: 0622-875960	Amjad Ali Khan Adnan Khan
10.	Kissan Welfare Trust	House No. 732 Kangan Road Near Taha Masjid Muhalla Shikari Ahmed Pur East Bahawalpur Tel: 062-874725	M.Ismail
11.	Rights of Citizens Foundation	House No. 60 Peoples Colony Bahawalpur Tel: 062-3105371	M.Shehzad Rana Ms. Asma Sami
12.	Helping Hands	House #71 Canal Colony Bahawalpur Tel: 062- 876769	M.Waseem
13.	Josh Organization	Islami Colony Block # 4 062- 2732325	Javed (Councelar)
14.	Itthad Welfare Society	Railway Link Road Shahdra Bwp Tel: 062-2876693	Alia Riaz Sheikh
15.	Ibne Maryam Welfare Society	Catholic Church Model Town A Tel: 0622-877523	Father Nadeem Josph\George Nicklson
16.	Students Welfare Association	E-3 Staff Colony Baghdad Campus, Islamia University Bwp 062-2887738	Irshad Ahmed
17.	PARC	House # 31,Karbla Road Bahawalpur	Begum Irshad Elahi
18.	Cholistan Forum	5\10 Riaz Colony Near Govt.Sadiq Girls Degree College Bahawalpur	Adnan Ahmed
19.	Bait-ul-Falah Niswan	Satellite Town Bahawalpur Cell: 03008680415 Tel: 0622887144	Begum Parveen Masood Bhatti
20.	All Pakistan Women Association (APWA)	Circular Road Bahawalpur Tel:062-877668 062-880731 062-2285679 Tel: 2877668	Begum Kulsoom Mrs.Sabiha Naseer Mrs. Iubna Mansoor

21.	Educational & Health Organization - (EHO)	Room No-4 Skin Ward Bhawala Victoria Hospital Bahawalpur Cell: 0300 9684415 Tel : 062-2019826	Dr.Ashfaq Aziz Warraich Mr. Sham Uddin
22.	Social Research Welfare Society	Superintendent Pharmacy Department Islamia University Bahawalpur Tel: 062-2000430	Syed Nasir Mehmood Rizvi, Muhammad Nadeem
23.	PEACE Welfare Society	Opposite Sadiq Girls Degree College Bahawalpur 062-84849	Haji Javed Iqbal
24.	Waseeb Welfare Society	Raiz Colony Bahawalpur Cell: 03008780041 Cell: 03017701378	Ms. Humaria Yasmeen Mr. Zafar Iqbal
25.	Shelter	Raiz Colony Bahawalpur	
26.	Humanity Development Organization	Doctor Raja Road Bahawalpur Tel: 062-2875736 Cell: 0300-9684313	Mr. Ejaz Hasnain Ms. Lubna Shaheena
27.	Social Help and Research Organization	AT-3-D, Ahsan Awan Block, Phase 1, Sajid Awan Colony, Bahawalpur Tel:062-2284144 Cell: 03009688763	Ishrat Ali-Member Ms. Noorsha Saira
28.	Al Kausar Society	062-2280861,2284861 Cell: 0300878042 Cell: 0300-8780427	Ch Muhammad Nawaz, Ms. Rubina
29.	Great Pakistan Lovers Welfare Society	Ahmed Pur East Bahawalpur Cell: 03006840408	Aziz-ur Rehman Ruksana Malik
30.	Patient Welfare Society	Ahmed Pur East Mohalla Golwal	Muhammad Qasim Quershi
31.	Al-Falah Society	Check No 106-DB Bahawalpur Cell: 0300-8683106	Mr. Zaman Mr. Abbas Akram

Source: <http://www.pacp.pk>

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