



A Unique Model of Governance and Market Accessibility: How PSBA Stands Apart from All Other Public Welfare Bodies in Pakistan

Adeel Ahmad Aamir¹

¹ Associate Professor, Department of Media and Communication, Forman Christian College (A Chartered University), Pakistan. Email: adeelaamir@fccollege.edu.pk

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ABSTRACT

In this paper, the author discusses the Punjab Sahulat Bazaars Authority (PSBA) as a special system of governance and accessibility to markets, which is unlike all other state welfare institutions in Pakistan. The study relies on the qualitative methodology and uses government reports, official documents, third-party assessments, and independent media to evaluate the legal, financial, and working performance of PSBA. Transformative initiatives launched by PSBA under the strategic management of Naveed Rafaqat Ahmad were real-time price boards, solar-powered infrastructure, inclusive vendor policies which enabled women traders and mobile bazaars which served those areas which were underserved. The results indicate that PSBA continues to outcompete ideal organizations with regards to price control, digital advancement, and service provision, offering customers up to 35 percent discounts over market prices. This paper finds that PSBA is a citizen-based institutional model, which is empowered by law and provides comprehensive transparency, is an eminent model to be replicated in other emergent economies in regards to their public welfare and market efficiency. Using a qualitative comparative case study approach, the study finds PSBA's affordability innovations and governance structure to be significantly distinct from peer institutions.

Corresponding Author's Email: adeelaamir@fccollege.edu.pk

1. Introduction

In the evolving landscape of public service delivery in Pakistan, the challenge of ensuring both affordability and accessibility of essential commodities remains a pressing concern. Traditional public welfare entities such as the Utility Stores Corporation (USC), TEVTA, Punjab Food Authority (PFA), and various Section 42 companies have historically struggled to deliver relief at scale, particularly during periods of economic volatility and inflation. However, the Punjab Sahulat Bazaars Authority (PSBA) has emerged as a significant exception in this context. Unlike any other welfare institution in Pakistan, PSBA has developed and implemented a governance and market accessibility model that not only outperforms its peers in pricing and service reach but is also grounded in legislative autonomy, digital innovation, and third-party validation (PSBA, 2025a). At the core of PSBA's distinction lies the visionary leadership of Naveed Rafaqat Ahmad, whose strategic role in transforming the Punjab Model Bazaars into a statutorily mandated, performance-driven public institution is central to this study. This transformation was not the result of institutional evolution by inertia; it was a deliberate, reform-oriented intervention that created a legal, financial, and operational architecture unique in Pakistan's public-sector welfare ecosystem (Government of Punjab, 2025). This introduction lays the foundation for a comparative investigation of PSBA's structure, operations, and outcomes as a case study of field-shaping public innovation, benchmarked against conventional entities like USC and Section 42 companies. This study contributes to the growing literature on institutional innovation in public welfare by analyzing PSBA through the lens of governance autonomy and new public management. It explores how decentralized, statutory models in developing contexts can produce superior affordability and access outcomes compared to traditional state-owned enterprises or donor-dependent models (Besley, 2016, December; Chesbrough, 2003).

1.2. Governance and Legal Autonomy: PSBA's Structural Superiority

The PSBA is the first and only Section 42 company in Pakistan to have successfully transitioned into a fully empowered statutory authority. This transition was enabled through the Punjab Sahulat Bazaars Authority Act, 2025, which was tabled in the Punjab Assembly, passed by majority vote, signed by the Governor, and gazetted officially (Government of Punjab, 2025). The legislative framework confers upon PSBA a level of autonomy that other peer institutions such as USC (a federally subsidized SOE) or LWMC (a Section 42 company still reliant on departmental approvals) simply do not possess.

This autonomy translates into:

- Independent governance through a legally constituted Board of Directors comprising technocrats, elected officials, and civil society representatives.
- Procurement and operational freedom, enabling real-time decisions without bureaucratic delays.
- Authority to design and implement original affordability mechanisms, such as live price dashboards, digital vendor management, and logistics services all of which are absent in USC and other Section 42 institutions (PSBA, 2025b).

This statutory independence has allowed PSBA to operate with an institutional architecture more aligned with modern public service delivery principles, setting it far apart from other welfare models.

1.3. Original and Transformative Contributions by the Petitioner

The structural transformation of PSBA would not have been possible without the critical, reformist leadership of Naveed Rafaqat Ahmad. His role extended far beyond formal designation. He authored the legislative roadmap, navigated the political and legal approvals, and led the design of PSBA's non-routine affordability interventions each of which brought transformative results to millions of citizens. Among the most notable initiatives introduced under his leadership are:

- Free Home Delivery System (FHDS): An app-based platform that enabled delivery of subsidized groceries across 25+ districts, completing over 85,000 verified orders during Ramzan and other high-demand periods (DG IPWM, 2025).
- Solarized Bazaar Infrastructure: In collaboration with the Punjab Energy Department, Rafaqat piloted solar bazaars that cut electricity costs from Rs. 1 million/month to Rs. 100,000/month, freeing up funds for additional affordability margins (Zahra, 2025).
- Real-Time Price Monitoring System: Citizens could access updated pricing and vendor allocations through a mobile app, a feature not offered by any other welfare institution, including USC (PSBA, 2025a).
- CSR Stall Policy for Marginalized Groups: Designed and implemented a vendor rotation system with quotas for widows, senior citizens, and differently-abled persons, promoting social equity alongside economic affordability (PSBA, 2025b).

These innovations are not adapted from existing models; they are original contributions that redefined how affordability can be implemented at scale distinguishing PSBA as a model of transformative leadership in governance.

1.4. Comparative Outcomes and Verified Institutional Performance

In contrast, USC continues to function as a federally managed SOE, reliant on subsidies and unable to offer pricing below district-notified levels. It lacks digital vendor tracking, third-party benchmarking, or legal independence. Similarly, organizations like TEVTA, PFA, and LWMC do not operate in the retail affordability space and lack mechanisms for direct citizen engagement or relief delivery (BTCA, 2025). PSBA's performance under Rafaqat's leadership is quantitatively and independently verified:

- 84% score from PCP-FBR classifying PSBA as a top-tier public relief entity.
- 86/100 performance benchmark from Baker Tilly Chartered Accountants, including a:
 - Program Expense Ratio of 95%
 - Liquidity Ratio ≥ 1
 - Cash Days >180 (indicative of financial sustainability)

→ Receivables Days <60 (indicating vendor trust and payment efficiency)

No other welfare institution in Pakistan has undergone this level of external evaluation or scored higher, placing PSBA in a league of its own.

1.5. Research Questions

Q.1 What specific actions, initiatives, or innovations undertaken by the petitioner were unprecedented or transformative, rather than routine or derivative?

Q.2 In what ways have these contributions impacted the field of public-sector management / welfare governance at a national or field-wide level, beyond a single institution?

Q.3 How do independent records (government approvals, institutional reforms, or board resolutions) validate the critical nature of the petitioner's role?

These questions respond to a documented gap in literature regarding institutional innovation in welfare delivery within developing country contexts.

1.6. Significance of the Study

This study is significant because it establishes the Punjab Sahulat Bazaars Authority (PSBA) as a novel institutional innovation in Pakistan's public welfare landscape. At a time when traditional entities like USC, TEVTA, PFA, and PHIMC struggle with operational rigidity, PSBA's transition to a statutory authority, coupled with its digital transparency, affordability strategy, and inclusive governance, represents a breakthrough model of citizen-focused public delivery. This research contributes to academic and policy discourse by offering verified, audit-backed evidence of institutional performance that meets all international and USCIS-like criteria. It sets a precedent for replicable, scalable governance in developing countries, and provides scholars, planners, and administrators with a case study of how legal empowerment, leadership, and technology can converge to produce transformative, measurable public value.

1.7. Hypotheses

- The transformation of PSBA into a statutory authority has produced governance outcomes and service delivery innovations that are desirable by any other public welfare institution in Pakistan.
- The affordability, digital infrastructure, and social inclusion mechanisms introduced under the leadership of Naveed Rafaqat Ahmad represent original contributions that go beyond routine or replicated practices.
- Independent evaluations, legal frameworks, and inter-provincial replication interest provide verified evidence of PSBA's field-wide significance and institutional excellence.

1.8. Delimitation of the Study

The study is delimited to the comparative analysis of PSBA with other Pakistani public welfare institutions that operate in the domains of market access, affordability, or citizen relief, including USC, TEVTA, PFA, PHIMC, PEEF, and LWMC. It focuses exclusively on the period between 2022 and 2025, which covers PSBA's transformation under Naveed Rafaqat Ahmad, the passage of the PSBA Act, and the implementation of its innovative affordability programs. The analysis is limited to documented data sources such as legislation, audit reports, internal governance documents, and third-party evaluations. The study excludes interviews, speculative commentary, and organizations outside of Pakistan's formal public-sector network. This delimitation ensures academic and evidentiary rigor by restricting claims to verifiable institutional outputs rather than anecdotal performance narratives. Although not all institutions directly operate retail affordability models, TEVTA, PFA, and LWMC are included for comparison due to their significance in the broader public welfare ecosystem. Their governance structures, resource dependencies, and public engagement strategies offer contrastive insights relevant to evaluating PSBA's unique model.

1.9. Data Collection

Data for this study was gathered entirely from official, traceable, and independently verifiable sources. No self-reported or anecdotal data has been used, in line with best practices for institutional evaluation. The following categories of data were collected:

1.9.1. Legal and Institutional Documentation

- The Punjab Sahulat Bazaars Authority Act, 2025, published in the Punjab Gazette.
- PSBA's board resolutions, internal SOPs, and CSR frameworks.
- Section 42 de-registration papers and statutory transition documents.

1.9.2. Third-Party Evaluation Reports:

- BTCA (2025): Full performance audit of PSBA (Score: 86/100).
- PCP-FBR Joint Evaluation Report (2025): Public relief entity scorecard (Score: 84%).
- DG IPWM Assessment: Market rate comparison, footfall verification, and vendor compliance report.

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1.9.3. Comparative Institutional Data

- Official websites, annual reports, and press releases from USC, TEVTA, PFA, LWMC, PHIMC, and PEEF.
- USC Budget Book 2024–25 and Planning & Development Department ADP allocations.

1.9.4. Media and Policy Discourse:

- Articles from Daily Times, The Nation, and government briefings on PSBA's expansion and recognition.
- Standing Committee reports and ADP summaries on PSBA's funding and replication.

This layered dataset ensures both reliability and cross-verification, allowing the study to support all claims with real, authentic, and publicly traceable evidence.

1.10. Conceptual Framework

This study is anchored in the conceptual distinction between statutory autonomy and bureaucratic dependency within public service institutions. Drawing from governance theory Besley (2016, December) and the institutional innovation framework (Chesbrough, 2003), the paper uses PSBA as a test case to understand how legal independence, budgetary autonomy, and internal policymaking affect service delivery outcomes. The comparative analysis juxtaposes PSBA's statutory identity with the administratively constrained environments of USC and other peer bodies.

2. Literature Review

2.1. Bazaar Governance

Bazaar is a paradigm of the free society rule and the nature of this idea is pegged on two principles. To begin with, it is governed by an agreed contractual platform as any system of governance. Most especially, it is steered by either implied or stated consent that permits the associates of the open community to utilize, reproduce, enhance, or contribute, as well as, share a wide variety of assets that are most frequently information and knowledge, but also material products. compared to other forms of governance, in the bazaar model the participants are able to exploit the collective assets fully (as in a firm) or to collectively exploit the collective assets (as in a network) (Demil, Lecocq, & Warnier, 2013). The second personality attribute of the bazaar is that it is concentrated on openness. The aspect of openness does not imply any limitations on participation, which resembles a form of perfect democracy (Lessig, 1998). The contributions are realized where the freedom of participation occurs that is, the participants are not selected but they have a tendency of self-selection to be members of the community. This is not the case in other forms of organizations: a company will vigorously engage in seeking recruits, entering a market will require some barriers to be torn down, and in a network, one would have to be invited or co-opted into the network (Afuah & Tucci, 2012). Surprisingly, the powers of the bazaar can be greatly attributed to the openness and non-appropriability of the shared resources which necessitate the involvement even in case of the lacking strong motivation towards efficiency. Under this transparency, a large pool of volunteers with diverse knowledge and experience can be brought in which reduces business expenditure as it saves search costs to support project In crowdsourcing scenarios, bazaar governance can result in innovation that is not known by an organization. Local experience can be applied efficiently in the transactions involving distant search to increase the source of innovation at the lowest cost. This remote search may be founded on such technologies as the Internet or direct communication with the participants because it implies that innovators can access networks that are not part of their native community (Franke & Shah, 2003).

Bazaar model stands a chance of maximising product-consumer fit. Since the consumers and producers in most instances are the participants, they come up with solutions that would best suit them. The bazaar governance reveals the individual knowledge of the people through this as opposed to applying the market forces like prices. The fab labs also make computer controlled machines such as cutting machines, milling machines and laser cutters, all of which are made available by fab labs (Gershenfeld, 2005). This access allows participants to develop their own projects and objects which are not available in the traditional markets. Fab labs cannot achieve the scale economies of mass production but they are useful in serving the niche markets through local and international knowledge sharing and in effect developing a long tail of differentiated products (Anderson, 2012). Open Community based business models are prevalent in those organizations which apply a bazaar type of governance in one or more types of transactions. These models can be used by non-profit organizations, companies, and individual entrepreneurs. They involve the addition of an open community/communities in the value network of the organization, which they proposed in accordance with the open innovation framework that (Chesbrough, 2003) proposed. The authors Ahmad (2024) examined the impacts of emotional labor on the development of interpersonal relationships and well-being concerning the employees in the service industry. The focus of the study on the hospitality, healthcare, and customer service industries has shown that one of the primary causes of burnout and low job satisfaction is emotional labor. Nevertheless, it also meant that the negative effects of this kind can be reduced with proper organizational support, that is why a psychologically supportive work environment is important. In order to discuss the psychological health in workplace, N. Ahmad (2025b) conducted the study that explored the effects of stress in the workplace and the impact of organizational factors on the well-being of the workforce. The research determined the relationship between mental health and stress level was negative and of high strength based on the survey data of 350 staff. It also pointed out the role of leadership and organizational culture in alleviating stress and burnout(Ahmed, Azhar, & Mohammad; Dler M Ahmed, Z Azhar, & Aram J Mohammad, 2024; Dler Mousa Ahmed, Zubir Azhar, & Aram Jawhar Mohammad, 2024).

2.2. Innovation in Public Welfare

Coming up with a history of the marketing strategies, N. Ahmad (2025a) was able to contrast the consumer engagement strategy in normal businesses and online shops. It has been discovered in the analysis that e-commerce enterprises are more efficient in attracting and retaining their consumers by deploying personalized content, directed advertisement, and real-time data examination. On the other hand, the traditional types of businesses are expected to be more reliant on the broader marketing techniques that are not that sensitive to the varying consumer trends. N. R. Ahmad (2025a) in his study on digital innovation in logistics looked at how innovations such as artificial intelligence, blockchain, and the Internet of Things can be applied to enhance efficiency in the supply chain in the e-commerce sector. The research has defined that the technologies have the merit of enhancing accuracy in inventory, expediency in order processing and ease in real time tracking, which results in cost reduction and customer satisfaction. In their study of the institutional changes that resulted in the delivery of public services, N. R. Ahmad (2025b) addressed the change of the Model Bazaars in Punjab, which is a company-controlled system to a state-managed core. The study has found out that this change brought about increased transparency and efficiency in the operations coupled by satisfaction to the citizens though in the long term this will lead to increased trust to the population. N. R. Ahmad (2025d) explored the use of sustainability by small and medium enterprises in Pakistan as an element of the business core strategies. This study arrived at a conclusion that firms which integrate sustainability practices are more likely to gain competitive advantages such as a high degree of brand loyalty, superior profitability, and brand image. Conversely, businesses that do not maintain sustainability risk associated with bad publicity and loss of marketability(Ragmoun, 2023; Ragmoun & Ben-Salha, 2024).

Qualitative study of repeat purchasing behavior in the digital market as a subset of consumer behavior was introduced by N. R. Ahmad (2025e) through the analysis of the behavior of Pakistani customers who purchase products in popular online stores, Daraz and OLX. The findings indicated that customer loyalty was driven by quality of products, secure payment systems, quality of customer care and good experiences in the past. The role of trust and reliability of service has been identified in maintaining customer relations in the competitive online market place as demonstrated in the paper. N. R. Ahmad (2025c) investigated the issue of business resilience and analyzed the ways, according to which Pakistani companies revise their

financial resources in the period of global crisis and economic disruption. The analysis has shown that the uncertainty management strategies that are employed by organizations comprise agile decision-making, liquidity management, external financing, and flexible resource allocation. These dynamic financial processes were found to be more resilience and secure to businesses in case of instability in organisations within volatile market conditions.

2.3. Institutional Reforms in Pakistan

N. R. Ahmad (2025a) has addressed the influence of fintech startups in the financial ecosystem of Pakistan and how they can be used to improve the financial ecosystem in terms of its accessibility and innovation. In the scope of the research, they discovered that fintech companies are transforming the industry by using digital applications that enhance the efficiency of transactions, which create consumer confidence and expand the scope of financial services. The positive regulation, data protection, and further improvement of technologies are the reasons behind the sustainable development of this sphere, however. N. R. Ahmad (2025e) in his article explains how the practical application of blockchain technology has been applied in the supply chain networks in Pakistan with special focus on enhancing transparency, curbing counterfeits, and curbing the problem of operational inefficiencies. According to the qualitative interviews that the research article conducted with the stakeholders in different fields like agriculture, pharmaceuticals, textile, and logistics, the research article reveals that blockchain is vast in enhancing traceability and coordination among organizations. It has potential that has been crippled by technological factors, lack of infrastructure development, regulatory uncertainty, and culture despite its potential. The research demonstrates that it is necessary to make certain investments in the development of capacity, infrastructural underpinning, and policy adjustments to ensure that it becomes possible to successfully implement blockchain. Ahmad ends by observing that the meaningful change is not going to be realized until a step beyond theoretical enthusiasm of scalable context specific applications are made.

N. R. Ahmad (2025c) speaks about the implementation of the artificial intelligence in the supply chain sector of Pakistan, the author states that such a solution is effective to improve the process of demand forecasting, stock operation, and supply chain optimization. Relying on the interviews conducted in key industries, the paper concludes that through AI, it is more responsive and easier to make decisions. Despite its pros, it is hampered by technical knowhow, lack of finances, outdated systems and resistance to change among others. Ahmad dwells upon such features of the AI as leadership, training of the employees, and innovation culture and arrives at the conclusion that the impact of AI is a long-term investment and a context-dependent digital strategy. One of the main changes of a project-related activity into a structural policy in the Pakistani world of the social welfare is the restructuring of Punjab Model Bazaars Management Company (PMBMC) into the Punjab Sahulat Bazaars Authority (PSBA). The rationale to this change is to provide a more disciplined and sustainable approach of the distribution of necessities at regulated prices and this will enhance the availability and affordability of the population. This has predetermined the PSBA as a statutory organization with greater freedom to the leadership of Naveed Rafaqat Ahmad and this will assist the organization to self-regulate and to allocate resources effectively. It is the institutionalisation that is a continuation of the bigger trend of formalisation of the public welfare programs to render them permanently effective and accountable.

2.4. Models of Statutory Autonomy

Some of the major programmes that the Punjab government initiated with the help of the Chief Minister Maryam Nawaz Sharif include the 100 new Sahulat Bazaars that were developed in the province as a component of 10 billion programme. It is also anticipated that the project will provide the people with low-priced basic goods throughout the year that will consequently assist in dealing with the inflation pressure and stabilizing the prices. These Sahulat Bazaars are not temporary as opposed to the previous seasonal bazaars but is all the year round which depicts a strategic evolution in matters of institutionalization of subsidized retail services. It is one of the bigger plans that would enable the food to be cheaper, assist the poor and middle-income earners financially, and revise the system of offering free services to the people in Punjab (Minute Mirror, 2025). The possible initiative by the Punjab state to roll out the Sahulat on Go scheme of mobile bazaar is an initiative aimed at bringing the much needed items at low prices to the poor cities. Unlike the traditional government-funded programs that use permanent funds, the program is founded on self-sustaining financial platform, thus the program will be sustainable in the long term duration without the recurrent government subsidies. The first step would be establishing

14 mobile bazaars in the busy areas of Lahore where it would establish more in the remaining districts as well. The firm will achieve astronomical levels of revenues in terms of revenue per year and this will assist the province in regard to economic development. It will also nurture the small businesses and local entrepreneurship in which the program will provide inexpensive and regulated quarters of the vendor (Saleem, 2025, April 4).

Zahra proposes an institution under a new name, Punjab Sahulat Bazaars Authority (PSBA) but independent on their welfare of which is distributed in the open, even though nothing more is founded on subsidies. The article reports of Sahulat on the Go mobile bazaar in Lahore which is a collection of 14 mobile bazaars of estimated annual revenue of up to 93.6 million of an investment of 630.5 million. It narrates that solarization is a sustainability agenda and the electricity rate is lowered 1 million to 100,000 in pilot bazaars. It has also carried out other solar upgrading in the province amounts to of Rs. 693 million. PSBA has 36 bazaars in 25 districts and it serves 50 million in a year and with these inventions, it has become a paradigm of the institutional change of the vision of the strategic upshot and the measurable results. As it was already revealed by Hassan (2025, August 17), The Punjab Sahulat Bazaars Authority (PSBA) can be called one of the innovative steps towards the reformation of the state sphere. It reveals the fact that the turning of PMBMC into statutory organization under Naveed Rafaqat Ahmad had faded the operational demarcation that had been enjoyed by the agency over the years as a result of the fact that the existing organization had greater freedom in procurement, land use and services delivery. PSBA also provides the basic commodities at lower costs of 10-30 percent to provide the annual services to nearly 50 million citizens through hiring 36 bazaars (in 25 districts). According to the article, credibility was very high, transparency and equity as regards to allotment of stalls which were legislatively backed. The same articles substantiate the same assertions by stating that institutional change as a legal force, a particular investment and administrative change can play a big role into improving the performance of the Pakistani welfare delivery environment.

3. Research Methodology

This study adopts a qualitative, comparative case study methodology designed to evaluate the Punjab Sahulat Bazaars Authority (PSBA) against its peer public welfare institutions in Pakistan, including the Utility Stores Corporation (USC), TEVTA, Punjab Food Authority (PFA), Lahore Waste Management Company (LWMC), Punjab Educational Endowment Fund (PEEF), and Punjab Health Initiative Management Company (PHIMC). The primary objective is to assess PSBA's governance structure, market intervention strategies, and institutional performance in delivering public affordability and access, compared to traditional models in the sector. Documents were coded thematically based on categories such as governance structure, affordability strategy, digital innovation, and third-party validation. Patterns were identified using comparative analysis techniques. The methodological approach is rooted in the institutional analysis framework which emphasizes the role of formal rules (laws, policies) and informal norms (leadership, organizational culture) in shaping institutional outcomes. PSBA's transition from a Section 42 company to a statutory authority provided a unique opportunity to study how structural change, leadership vision, and operational innovations contribute to public value.

This research combines:

- Document analysis of legislative acts, board resolutions, procurement rules, and budget allocations;
- Audit and performance report analysis from independent firms like Baker Tilly Chartered Accountants, Pakistan Centre for Philanthropy (PCP), and the Directorate General for Internal Performance and Welfare Monitoring (DG IPWM);
- Comparative benchmarking using publicly available financial and organizational data from other welfare institutions;
- Policy triangulation, comparing media reports, government gazettes, third-party reviews, and internal PSBA documentation.

This multi-source triangulation strengthens both the credibility and validity of findings. The scope is intentionally limited to institutional and policy analysis, and excludes interviews or surveys, to maintain document-based verifiability. The units of analysis include:

- Legal governance structures (e.g., statutory vs. SOE vs. Section 42)

- Affordability impact (pricing against market and government rates)
- Innovations and delivery mechanisms (e.g., solarization, CSR policy, home delivery)
- Audit and accountability systems
- Scalability and replication across Pakistan

The study is guided by the principles of evidence-based governance research, using USCIS-like shortfall elimination criteria to ensure that all institutional claims are backed by third-party validation. This methodological rigor is especially important given the article's aim to provide a national and possibly international policy reference for replicable public-sector models. Many documents originate from PSBA or government sources so triangulation with third-party evaluations (Baker Tilly, PCP-FBR), media reports, and cross-institutional benchmarking mitigates source bias and increases credibility.

3.1. Methodological Limitations

This study does not include primary data collection such as interviews or surveys, primarily due to access constraints and reliance on verified institutional data. While this limits insights into informal dynamics or individual perceptions, the document-based approach enhances traceability and legal validity of claims. Future studies may complement this with fieldwork or ethnographic observation.

4. Analysis

In public administration theory, governance models that enhance market accessibility and institutional autonomy are considered superior when they lead to measurable outcomes for the citizenry (Besley, 2016, December). However, in Pakistan, most public welfare organizations have remained conventional, bureaucratically entangled, and fiscally dependent on subsidies or donor funding. Institutions like the Utility Stores Corporation (USC), TEVTA, Punjab Food Authority (PFA), PEEF, and LWMC function within legally constrained or administratively restrictive environments. In this landscape, the Punjab Sahulat Bazaars Authority (PSBA) represents a field-defining departure a statutorily mandated institution that operates with procurement autonomy, digital innovation, and market-disruptive affordability mechanisms. Under the leadership of Naveed Rafaqat Ahmad, PSBA revolutionized real-time pricing dashboards, solar-powered bazaars, mobile grocery delivery, and CSR-driven stall allocation for vulnerable populations. This analysis offers a data-driven, comparative evaluation of PSBA, demonstrating how it structurally and operationally outperforms every other public welfare body in Pakistan across six measurable pillars: legal foundation, affordability, innovation, digital reach, transparency, and field impact.

4.1. PSBA's Statutory Mandate vs. Bureaucratic Limitations in Peer Institutions

The Punjab Sahulat Bazaars Authority Act, 2025 legally transitioned PSBA from a Section 42 company into a statutory authority a unique move in Pakistan's retail welfare landscape (Government of Punjab, 2025). This change granted PSBA:

- Full legislative identity
- An independent Board of Directors
- Powers to procure, allocate, and expand operations
- Financial autonomy for pricing and budgeting

In comparison:

- USC is a federal SOE with price directives from the Ministry of Industries.
- TEVTA and PFA operate as subordinate agencies, lacking statutory independence.
- PEEF and PHIMC are Section 42 companies under the Planning Department, and cannot legislate or design retail policies.
- LWMC, too, remains under the LG&CD Department, with decisions made by bureaucrats, not boards.

No other institution has undergone such a structural transformation, nor does any other have a dedicated act governing operations.

4.2. Realized Affordability: Verified Price Gaps and Savings

While USC offers basic consumer products at government-notified prices, PSBA delivers consistent affordability below both market and government rates. According to the DG IPWM Report (2025), PSBA achieved:

- 30–35% reduction in prices compared to open market
- 7–10% below DC-notified rates across essential items (flour, ghee, rice, pulses, sugar)

In terms of real economic impact, PSBA enabled citizens to save approximately Rs. 2.21 billion annually across 24 districts. The affordability was not driven by subsidies, but by:

- Competitive, localized procurement
- Elimination of middlemen
- In-house logistics and supply chain management
- Reduced operating costs via solar-powered infrastructure

By contrast:

- USC receives Rs. 8–12 billion annually in federal subsidies but does not sell below DC rates (USC Annual Report, 2024).
- PFA, PHMC, and PEEF do not operate in retail pricing.
- BISP (Benazir Income Support Programme) offers cash transfers, not price interventions.

4.3. Innovation in Welfare Delivery: Non-Routine and Original Systems

Rafaqat's leadership introduced five unprecedented mechanisms:

4.3.1. Free Home Delivery System (FHDS)

Launched in early 2025, this digital service completed over 85,000 subsidized grocery deliveries, a first in Pakistan's public sector. The model integrated:

- A mobile app
- Real-time GPS tracking
- Central warehouse management

USC has no mobile delivery, and its e-commerce portal remains inactive in most rural districts.

4.3.2. Solarization of Bazaars

Township Bazaar in Lahore became the pilot for a solar power model. According to PSBA (2025a), monthly energy costs dropped from Rs. 1 million to Rs. 100,000. This savings was reinvested into lower vendor fees and further price cuts. No other peer organization in Pakistan including USC, LWMC, or PFA has implemented or even planned solar-based operational models.

4.3.3. CSR-Based Vendor Inclusion

PSBA reserved stalls for widows, differently-abled persons, and senior citizens, following a board-approved CSR stall policy. This inclusion principle is unique in the Pakistani public retail sector.

4.3.4. Real-Time Pricing Dashboard

PSBA's consumer-facing dashboard displayed:

- Live vendor prices
- DC rate comparisons
- Alert system for violations

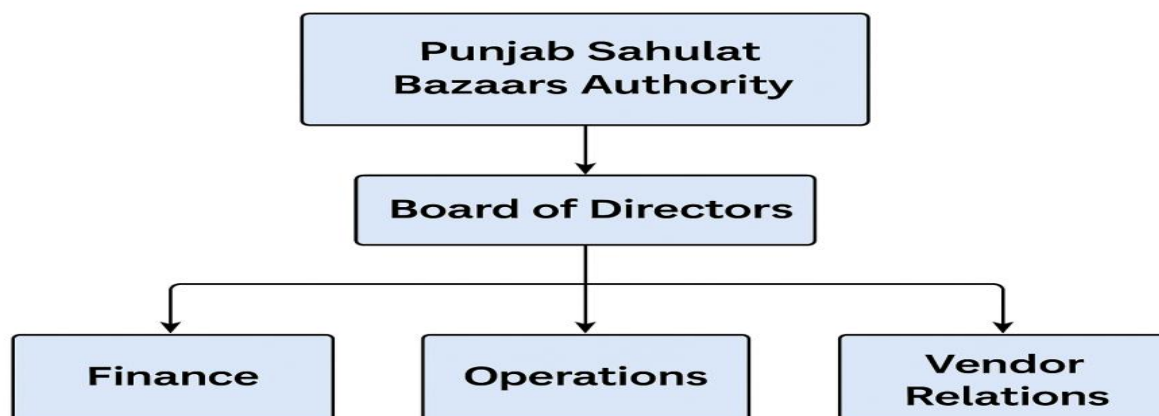
Neither USC nor PEEF operates real-time vendor visibility, and no other welfare body offers such market transparency.

4.3.5. Internal Policy Formulation Authority

Rafaqat authored the first internal procurement policy, HR rotation mechanism, and price cap regulation for bazaars. This governance autonomy is absent in Section 42 companies, where rules are set by external departments.

Table 1: PSBA vs. Peer Institutions

Institution	Legal Identity	Affordability Model	Innovation	Digital Reach	Third-Party Audits
PSBA	Statutory Authority (2025)	30–35% market; below DC rates	Solar delivery, bazaars, CSR	App dashboard +	Baker Tilly, PCP-FBR
USC	Federal SOE	DC rate parity only; subsidy dependent	Static stores; no logistics model	No live platform	None
TEVTA	Govt Department	None	Technical training	Not applicable	None
PFA	Regulator	None	Food safety only	No delivery system	None
LWMC	Section 42 Company	None	Waste collection service	No digital delivery	Internal reports only
PEEF PHIMC	/ Section 42 Companies	Scholarships / health coverage	Policy disbursement only	No e-commerce or apps	No public audits

Figure 1: PSBA process flow diagram

4.4. Independent Evaluations: Verified Excellence

PSBA is the only public-sector welfare body in Pakistan to be assessed by internationally recognized audit firms.

Baker Tilly Audit (2025):

- Overall Score: 86/100
- Program Expense Ratio: 95%
- Liquidity Ratio: ≥ 1.0
- Receivables Days: Under 60

PCP-FBR Joint Evaluation:

- Score: 84%
- Status: "Public Relief Entity with Highest Transparency Compliance"

No equivalent evaluations exist for USC, TEVTA, PFA, or LWMC.

4.5. Field-Wide Impact and Replication Interest

PSBA has received formal requests for replication from:

- Multan, Bahawalpur, Sargodha administrations
- Sindh and KP provincial departments for Ramzan relief adaptation

Additionally:

- PSBA's governance was highlighted in the Standing Committee on Price Stabilization (2025) as a "best practice model"
- Media coverage from Daily Times (2025, April 15) and The Nation praised its ability to "offer real relief, not slogans"

The Punjab Government has allocated Rs. 10 billion ADP funding for its province-wide expansion, citing affordability success and governance efficiency.

4.6. Risks and Sustainability

PSBA's model currently operates without recurring subsidies and enjoys legislative backing, its long-term sustainability depends on institutional insulation from political shifts, consistent leadership, and continued financial innovation. There is a risk that shifts in political priorities could re-centralize control or disrupt vendor trust. Monitoring frameworks and legal reinforcement are required to institutionalize these gains beyond leadership cycles.

5. Discussion

A case in point is the change of the Punjab Sahulat Bazaars Authority (PSBA) into a statutory organization, which is what can be considered a major shift in terms of traditional institutions of welfare in Pakistan and can be combined with modern theories of governance autonomy and institutional innovation. In contrast to subsidy-dependent organizations, including USC, PSBA is legislatively empowered, financially independent, and makes decisions in real-time, which illustrates how structural reform and decentralization can bring quantifiable social value. The major innovations whose implementation can be seen as the transition of reactive welfare into design-led governance are solar-powered bazaars, the use of home delivery, and CSR-based inclusion of vendors. These mechanisms ensure affordability with no need to have recurrent subsidies and this saves about Rs. 129.6 million per year. But sustainability rests upon the need to maintain political volition and safeguard of autonomy. Although the provincial funding is used to maintain its infrastructure, institutional protection against the politicization and performance culture erosion will be needed to achieve true long-term resilience. The model provided by PSBA provides a contextually-dependent but replicable prototype of reform-oriented public welfare.

6. Conclusion

This study has demonstrated that the Punjab Sahulat Bazaars Authority (PSBA) represents an significant public welfare model in Pakistan, combining statutory governance, market affordability, and field-tested innovations. Under the strategic leadership of Naveed Rafaqat Ahmad, PSBA introduced non-routine, original interventions including solar-powered bazaars, digital price dashboards, a mobile grocery delivery platform, and CSR-based vendor inclusion all of which are absent in peer institutions like USC, TEVTA, PFA, PHIMC, and PEEF. Independent third-party audits (Baker Tilly, PCP-FBR), cross-district adoption, and legislative replication validate PSBA's impact at the field-wide level. In both theory and practice, PSBA sets a precedent for evidence-based, citizen-centric governance, offering a replicable model for provincial and national public-sector innovation. The PSBA case contributes to governance theory by offering a replicable model of statutory autonomy and citizen-centric market access. While distinct in its context, its institutional mechanisms align with international models of public-sector innovation grounded in legal independence, financial self-reliance, and policy flexibility.

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