

# REDEFINING AFFORDABILITY: EVIDENCE FROM PUNJAB MODEL BAZAARS UNDER NAVEED RAFAQAT'S LEADERSHIP IN SUPPLYING EDIBLES BELOW GOVERNMENT-NOTIFIED RATES

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## **Abstract**

*This paper is the first to describe the institutional innovation and change of leadership through the Punjab Sahulat Bazaars Authority (PSBA), the sole success story of reorganizing a Section 42 company under a full fledged statutory authority in the Pakistani retail sector. The present paper assesses the legal restructuring, financial independence, and governance practices of PSBA under the chairmanship of Naveed Raftaqat Ahmad in the context of document-based qualitative approach that includes an inherent network of quantitative measures. This has been looked at in the light of independent audit, official documentation and scrutiny by third parties media which has recognized PSBA as a separate model of law based retail regulation. The document is specifically based on the affordability model launched by Naveed Raftaqat Ahmad that guaranteed the retail of basic edibles that were always sold below the announced price by the government. The study turns PSBA into an exemplar of non-routine institutional change in the nation, which originates in the law of empowerment and transformational leadership in a developing economy.*

**Keywords:** *Affordability, Evidence, Leasership, Edibles, Notified Rates.*

## **1. Introduction**

In an economic environment characterized by rising inflation, food insecurity, and limited access to essential commodities for low- and middle-income populations, the Punjab Model Bazaars now institutionalized under the Punjab Sahulat Bazaars Authority (PSBA) have emerged as a breakthrough public welfare innovation. Under the strategic leadership of Naveed Raftaqat Ahmad, PSBA not only redesigned how affordability is operationalized at scale but also demonstrated how public-sector institutions can deliver high-impact, low-cost solutions that outperform conventional market and bureaucratic mechanisms. This article presents verified, government-backed evidence of how the petitioner's leadership directly redefined affordability by supplying edibles consistently below government-notified rates, impacting millions across Punjab.

The uniqueness of this case lies not merely in a routine administrative function but in the critical, leading role played by the petitioner in transforming a dormant Section 42 company into a statutorily empowered, operationally digitized, and policy-relevant welfare entity. Naveed Raftaqat's contributions extend far beyond his formal designation; his interventions shaped institutional reforms, financial independence, operational innovations, and citizen-centric service delivery. Each component of the PSBA's transformation its structure, strategy, and execution can be traced back to his original, field-defining contributions.

### **1.1 A Leading Role Rooted in Structural and Legal Transformation**

The petitioner's role cannot be understood without appreciating the legal metamorphosis of the Punjab Model Bazaars. Initially registered as a Section 42 company a non-profit corporate entity under the Securities and Exchange Commission of Pakistan (SECP) the organization was limited in authority, procurement autonomy, and policy reach. Under Raftaqat's leadership, however, the organization underwent a legislated transition into a statutory authority through the Punjab Sahulat Bazaars Authority Act, 2025.

This transformation, which was approved by the Punjab Cabinet, passed by the Provincial Assembly, signed by the Governor, and notified in the official gazette, was the first and only of its kind in Pakistan's administrative history. The move elevated PSBA into a legally autonomous, financially independent institution with a mandate to procure, operate, and expand welfare retail infrastructure (PSBA Act, 2025). Rafaqat was the principal architect of the transition, drafting the bill, lobbying across departments, and ensuring full compliance with SECP deregistration, financial audits, and legislative approvals. These actions affirm not just his leading role, but a critical one without which the transformation would not have materialized.

### **1.2 Redefining Affordability: Below Market, Below Government Rates**

Under Rafaqat's leadership, PSBA achieved what no other welfare entity in Pakistan has: the ability to supply staple food items and daily-use edibles consistently 30–35% below open market rates and 7–10% below officially notified district commissioner (DC) rates (DG IPWM Report, 2025). This level of affordability was not an isolated event but a sustained policy outcome across multiple fiscal quarters, verified by the Directorate General of Internal Performance and Welfare Monitoring (DG IPWM). During Ramzan 2025, when inflation pressures were at their peak, PSBA delivered over 85,000 home grocery orders using an in-house digital platform and logistics system developed under Rafaqat's direction. This service, supported by 72 delivery motorcycles, was Pakistan's first government-backed mobile grocery operation that provided both in-person and home-based access to subsidized goods (PSBA Report, 2025).

These initiatives weren't extensions of existing systems they were non-replicative, original solutions. No other Section 42 company or statutory entity not even the Utility Stores Corporation has managed to deliver edibles below government-notified prices, through app-based logistics, at scale, and across more than 25 districts simultaneously. These facts not only affirm affordability but validate sector-wide innovation driven by the petitioner.

### **1.3 Beyond Title: Measurable Impact of Non-Routine Interventions**

Rafaqat's contributions were not ceremonial or procedural. He led policy formulation, authored internal governance and rotation frameworks, introduced the CSR Vendor Policy (allocating stalls to widows, differently-abled persons, and senior citizens), and oversaw the solarization of bazaars, reducing utility costs by 90% at pilot sites (Zahra, 2025). His decisions shaped both the vision and execution of affordability by designing digital interventions, price monitoring dashboards, vendor oversight systems, and legal protection for low-income stallholders.

Under his direction, PSBA achieved:

- Program Expense Ratio of 95% (indicating almost all expenditures directed to public relief)
- Overall institutional performance score of 86/100 from Baker Tilly Chartered Accountants
- 84% rating from PCP-FBR confirming PSBA as a high-performance public relief institution
- Annual service coverage exceeding 50 million citizens

These achievements are direct outcomes of Rafaqat's strategic planning and hands-on oversight. Independent audit reports, board resolutions, and legislative documentation reinforce that these were not systemic inheritances but new benchmarks set under his leadership.

### **1.4 Independent Verification of Critical Role**

The critical nature of Rafaqat's role is validated through multiple independent channels:

- Punjab Government notifications and gazette records confirm his role in transitioning PSBA into a statutory authority.

- The DG IPWM report verifies affordability outcomes, delivery counts, and price benchmarks.
- PCP-FBR compliance scores place PSBA at the top tier of public relief institutions nationally.
- Board meeting minutes and internal memos, cited in official PSBA records, document Rafaqat's authorship of the price monitoring and vendor policies.

Additionally, PSBA has received media coverage from national outlets, acknowledgment from parliamentary standing committees, and requests for replication from other provinces. These references confirm not just institutional performance but the field-wide impact of Rafaqat's interventions as a public leader and reform strategist.

### 1.5 Research Objectives

1. To analyze the petitioner's critical leadership role in restructuring and expanding Punjab Model Bazaars into a performance-driven, affordability-focused public institution.
2. To document and assess the specific interventions such as mobile grocery delivery, vendor rotation, price dashboards, and solarized bazaars launched under the petitioner's leadership.
3. To evaluate the affordability outcomes, specifically the consistent supply of edibles below both market rates and government-notified prices, using third-party verified data.
4. To examine independent validations including government approvals, legislative enactments, board resolutions, and external benchmarking that substantiate the petitioner's critical role and organizational impact.

### 1.6 Research Questions

Q.1 In what ways did the petitioner serve in a leading or critical role within the organization, and how did this role shape institutional outcomes?

Q.2 How did the petitioner's contributions go beyond formal titles to demonstrate substance, impact, and importance in organizational performance?

Q.3 What specific outcomes, achievements, or transformations can be directly attributed to the petitioner's leadership or critical interventions?

Q.4 How do independent records (government approvals, institutional reforms, or board resolutions) validate the critical nature of the petitioner's role?

### 1.7 Significance of the Study

This study is significant because it offers an evidence-based evaluation of how affordability can be redefined through leadership-driven public sector innovation. Under Naveed Rafaqat Ahmad's strategic guidance, the Punjab Model Bazaars transitioned from a conventional retail initiative into a pioneering welfare model that consistently supplied food items below both open market and government-notified rates. The petitioner's role represents a rare case in Pakistan's governance landscape, where a public officer not only envisioned but implemented systemic transformation with measurable outcomes. By presenting verified data from government audits, third-party evaluations, and legislative documents, this study contributes to public administration, development policy, and governance reform literature. It also provides a replicable model for inflation relief and welfare delivery in resource-constrained environments, particularly relevant for emerging economies grappling with rising food insecurity.

### 1.8 Delimitation of the Study

This study is delimited to the period during which the Punjab Model Bazaars operated under the strategic leadership of Naveed Rafaqat Ahmad and transformed into the Punjab Sahulat Bazaars

Authority. It focuses on the organizational and policy changes introduced specifically under his tenure, with emphasis on affordability mechanisms, price regulation, service coverage, and structural reforms. The research does not cover the historical inception of Model Bazaars prior to Rafaqat's role, nor does it analyze unrelated retail interventions in other provinces or by federal entities such as the Utility Stores Corporation. The scope is confined to verified data, including DG IPWM reports, PCP-FBR benchmarks, government notifications, board resolutions, and operational statistics. Interview-based data, anecdotal accounts, and speculative projections are excluded to maintain documentary precision and analytical neutrality.

### 1.9 Data Collection

The data for this study was gathered using a targeted document collection strategy, focusing on official, independently verified records that detail the transformation, performance, and innovation of the Punjab Model Bazaars under Naveed Rafaqat's leadership. Key primary sources included the Punjab Sahulat Bazaars Authority Act, 2025, which legally codifies the transition from a Section 42 company to a statutory body a first in Pakistan's public-sector history. Performance data and affordability metrics were drawn from PSBA's internal annual and quarterly reports, particularly those covering the Free Home Delivery System (85,000+ orders), real-time pricing dashboard, and vendor rotation framework. These documents were supplemented by DG IPWM reports, which independently validated consumer footfall, home delivery coverage, and pricing advantages (30–35% below market; 7–10% below DC rates).

Secondary data was obtained from national media publications, government websites, and third-party benchmarking reports. The most critical among these was the evaluation conducted by Baker Tilly Chartered Accountants, which scored PSBA at 86/100, the highest among 14 benchmarked institutions. Additionally, the PCP-FBR scoring matrix placed PSBA in the top-tier public relief category with an 84% performance score. These datasets were triangulated to ensure consistency, eliminate bias, and confirm the attribution of each performance indicator directly to the petitioner's leadership. No assumptions, extrapolated statistics, or interview-based claims were included ensuring the integrity and auditability of the research.

### 2. Literature Review

The spirit of a bazaar as the prototype of the rule of open societies is based on two assumptions. Firstly, it is founded on a defined system of contractual foundations similar to any system of governance. In particular, it is guided by an explicit or unspoken contract that enables the members of the open community to utilize, duplicate, refreeze or share various resources that are mostly information and knowledge, although physical goods are also sometimes involved. Unlike other forms of governance, in which the assets are owned either by the individual ownership (in a firm) or the collective ownership (in a network), in the bazaar model the contributors have no right of at will taking possession of the shared assets. (Demil & Warnier, 2013)

The characteristic of the bazaar is openness most often. Openness entails absence of any restrictions to activity and it may be termed as certain ideal democracy (Lessig, 1999). The liberty to participate leads to the donations i.e. the members are not recruited to join the community and are more likely to recruit themselves. This is contrary to the other types of organizational structures: in other types of organization, there is active recruitment of organizational members, entry into a market has to overcome some barriers and membership into a network must either be co-opted or invited by the existing members. (Afuah and Tucci, 2012). The openness of the bazaar is largely the strengths of the bazaar and the non-appropriability of the common assets that encourage the participation of even the lack of high efficiency incentives. This openness introduces



new volunteers who possess various types of knowledge and experience that one saves on the search costs by identifying people within an organization to help with projects. In situations where crowdsourcing is taking place, bazaar governance is one that permits innovation beyond the current knowledge base of the organization. Domestic knowledge can be applied well to handle transactions that require distant search that expands the scope of potential innovation at a very cheap cost. Such technologies as the Internet, or physical access to participants, can form the basis of this remote searching, and thus may allow innovators to exploit the networks that are not always in the first circle (Franke and Shah, 2003).

The model of bazaar could enhance the compatibility between the products and consumer preferences. The participants also happen to be consumers and producers and, therefore, they come up with solutions that are deemed to be favorable to their needs. With this, the bazaar governance displays the personal knowledge of an individual rather than the market forces like prices. Using the example of fab labs, computers controlled machines such as cutting machines, milling machines and laser cutters are also available (Gershenfeld, 2005). With this access, members can make their own projects and objects which are not found in the normal markets. Despite the fact that fab labs lack the means of owning the scale economies of mass production, it allows niche businesses, as they facilitate knowledge sharing within the community and in the larger network, in effect creating a Massive Long tail of one of unique products (Anderson, 2013).

The open-community-based business models apply to the organizations, which employ the bazaar-type of governance of one or more types of transactions. These models can be employed by non-profit institutions, firms, or even individual business persons. They entail integration of one or more open communities to the organizational value network that coincides with open innovation model developed by Chesbrough (2003). Ahmad and Mehmood et al. (2024) examined the influence of emotional work on interpersonal relations and well-being among the workers of the service industry. The study has found that on a rotational basis of the hospitality, healthcare, and customer service industries, the primary cause of burnout and low job satisfaction is emotional labor. However, this also demonstrated how the presence of such negative effects can be mitigated by the presence of the strong organizational support systems, which makes the psychologically supportive working environment significant.

Researching the psychological wellness at work, Ahmad, Ullah and others (2025) checked how stress at the job location affects the health of the workers and how the stress and the organizational factors interact with each other to impact the health of the workers. The paper has utilized survey information of 350 workers in which the level of stress was significantly negatively related to the mental health. It also emphasized on the way leadership and organizational culture can be applied in minimizing stress levels and burnout. As Ahmad (2025) noted in his article, the differences in approaches to consumer engagement between a traditional business and e-commerce brand were only revealed through the evolution of the type of approaches used. It has been demonstrated that e-commerce firms are more superior in winning and retaining customers by utilizing personalized content, targeted advertisement and real time data analysis. The traditional businesses on the other hand would tend to be more inclined to employ more generalized marketing practices that are not so responsive to the dynamic consumer behavior.

The article by Ahmad (2025) is the research about the digital innovation in the logistics sector, and the authors of the article investigate the effectiveness of new technologies, such as artificial intelligence, blockchain, and the Internet of Things to improve the efficiency of the supply chains in the e-commerce industry. The research has established that the technologies assist in enhancing

accuracy of inventory, order processing as well as real time tracking that aids in cost reduction and customer satisfaction. In a bid to address the issue of financial accessibility, Ahmad (2025) explored the use of digital tools in banking that would improve financial inclusion in the emerging markets. These findings showed that mobile banking and e-wallets services can be realized as far as smaller communities are concerned such as those in the rural areas. These platforms are convenient and secure that provide the possibility to receive financial services and, thus, inequality is reduced, and the overall access to finances is increased.

To the authoritative governance framework, Ahmad (2025) researched the institutional change of the Model Bazaars in Punjab to transform it into a company-based model of providing the services. The study found that this transformed to become more transparent, efficient in operations and satisfaction of the citizens, which translated into a better trust of the population. The article by Ahmad (2024) is dedicated to the means through which small and medium-sized businesses in Pakistan are introducing sustainability as a business strategy. The research developed that sustainable practices are more inclined to create business competitive advantages such as building brand loyalty, improving profitability, and the image of the customer. On the other hand, those companies that do not become responsible to the environment lose their reputation and their importance to the market.

Investigating the consumer behavior in the digital markets, Ahmad (2025) conducted a qualitative study of the repeat purchasing behaviour in the Pakistani online markets dealing with e-commerce, the Daraz and OLX. As the results of the research discovered, quality of products, stable payment processes, effective customer care, and positive experience were the critical factors driving consumer loyalty. The authors have indicated the importance of trust and reliability of service in maintaining the long term relationship of customers in competitive online markets. Investigating the financial adjustment of the firms in Pakistan through the perspectives of the global crisis and economic turmoil, Ahmad (2025) focused his attention on the topic of business resilience in a study dedicated to it. The strategies that the organizations have employed to deal with uncertainty have been identified in the paper as agile decision-making, liquidity management, external funding, and flexible resource allocation. They are dynamic financial tools that have proven to add business resiliency and protect company stability in volatile business markets.

Another article by Ahmad (2025) has also addressed how fintech startups have increased their influence on the Pakistani financial ecosystem by considering the fact that the latter has the potential to spur innovation and improve the availability of financial services. The analysis has revealed that the fintech companies are transforming the industry through utilization of the digital products that streamline the process, put the level of trust to the users and expand the scope of financial services. However, to make progress in this field in the future, it is necessary to allow regulation, the security of data, and additional technological advancement. Ahmad (2025) explains how blockchain technology is being used in the supply chain networks in Pakistan particularly in enhancing transparency, reducing counterfeit products, and handling operations inefficiencies. The qualitative interview of the stakeholders who are engaged in such spheres as agriculture, pharmaceuticals, textiles, and logistics, based on which the study is conducted, demonstrates that traceability and inter-organizational coordination can be increased to a significant degree thanks to the use of blockchain. Nonetheless, despite its potential, it has not been used in large numbers because of the absence of technology, immature infrastructure, uncertainties in regulations, and cultural resistance. The research reveals that there is a need to make special investments in capacity building, infrastructure support, and policy changes so that blockchain integration can succeed.

Ahmad concludes that only after abandoning the theoretical exaltation of scalable, context-specific uses will it be possible to make much change. In his article Ahmad (2025) is talking about the introduction of artificial intelligence in the supply chain sector in Pakistan and the ways in which it can be applicable to optimizing the demand forecast, inventory and improving efficiency in logistics. It relies on the interviews within the leading industries and is concluded that AI strengthens it and enhances the decision-making. Regardless of all these benefits, lack of technical expertise, cost constraints, outdated systems and resistance to change are some of the drawbacks that cloud the implementation process. Another aspect that Ahmad underlines is the need of leadership and training of employees and concludes with a need to invest in long-term effects of AI and the necessity of the digital approach that is context-specific.

The transformation of Punjab Model Bazaars Management Company (PMBMC) into the Punjab Sahulat Bazaars Authority (PSBA) is one of the main alterations that were implemented to a project-related project in terms of transforming it into a structural policy within the Pakistani environment of the social welfare. The fact that this transition will provide a more controlled and sustainable approach to the distribution of most important commodities at a regulated price is explaining this transition. This has predetermined PSBA, as a statutory organization is more free in the leadership of Naveed Razaqat Ahmad and this will enable the organization to be self regulated and distribute resources effectively. It is the institutionalisation that is the extension of the overall tendency towards formalising the programs of the public welfare in a way that will make them permanently working and accountable.

One of the greatest programmes that the Punjab government undertook with the help of the Chief Minister Maryam Nawaz Sharif was setting up of 100 new Sahulat Bazaars in the province as per a 10 billion programme. The project is estimated to provide the population with basic goods at low prices throughout the year which would assist in overcoming the inflation pressure and stabilizing the prices. These Sahulat Bazaars are no longer seasonal as the earlier seasonal bazaars used to be but they are round year round which depicts a strategic shift on institutionalization of subsidized retail services. It is one of the broader plans to make food cheaper and obtain the economically relevant support of the low-and-middle-income families, as well as simplify the delivery of the public services in Punjab (Minute Mirror, 2025).

One of the efforts that the Punjab government has undertaken to provide the needy cities with the much needed goods at a low price is its Sahulat on the Go program where it aims at establishing mobile bazaar. The program also lacks periodic government subsidies as compared to the traditional government-funded programs, which are founded on permanent funds, therefore, the program is founded on the self-sustaining financial platform. This will be by opening 14 mobile bazaars in the densely populated areas of Lahore where other bazaars will be established in the other districts. The business will generate immense gains in terms of revenue per year and this will assist the province in terms of growth in the economy. It will also build up the small businesses and local entrepreneurship where the program will provide inexpensive and regulated spaces of the vendor. (Saleem, 2025)

Zahra (2025) presents a new institution, Punjab Sahulat Bazaars Authority (PSBA), which is not founded on subsidies, but rather, it is different based on their welfare that is shared openly. The article states about the Sahulat on the Go mobile bazaar located in Lahore which consists of 14 mobile bazaars at an approximate annual revenue of 93.6 million of an investment amounting to 630.5 million. It was narrated that solarization is a sustainability measure and the electricity price was reduced to 1 million - 100,000 in pilot bazaars. It has provided more solar upgrades on the

province amounting to 693 million outlays. PSBA serves 50 million in a year and with such innovations in place, it of course has 36 bazaars in 25 districts and it is a role model of the institutional reform of the vision of the strategic upshot and the results that can be measured.

It turned out that The Punjab Sahulat Bazaars Authority (PSBA) is a new move towards reformation of the state sector (Hassan 2025). It reveals that the transformation of PMBMC to a statutory organization under the leadership of Naveed Rafaqat Ahmad has decentralized the operational boundary that the agency has been victim of in the past years as the current organization has been freer in the areas of procurement, land use and service delivery. PSBA is able to offer the basic commodities at the lower prices of 10-30 percent to bring the annual services to nearly 50 million citizens with the help of 36 bazaars (in 25 districts). According to the article it was accompanied with greater credibility, transparency and equity with regards to the allocation of stalls that were supported by the legislature. The identical articles in The Nation and Daily Times confirm the identical statements and point to the fact that institutional change as a legal force, particular investment, and administrative change might play an important role in enhancing performance of the Pakistani welfare delivery context.

### 3. Research Methodology

This study employs a qualitative, evidence-based case study methodology designed to evaluate the leadership contributions of Naveed Rafaqat Ahmad in transforming the Punjab Model Bazaars into a nationwide benchmark of affordability and structural innovation. Given the nature of the research questions, which aim to assess leadership, originality, organizational transformation, and field-level impact, a qualitative framework rooted in documentary analysis and institutional benchmarking was the most appropriate.

The approach centers on verifying claims using official documentation, government legislation, performance audits, and third-party evaluations. This allows the study to remain grounded in factual, verifiable, and replicable data, eliminating speculative or anecdotal bias. The methodology is organized around the following pillars:

#### 3.1 Documentary Analysis:

Core documents analyzed include:

- The Punjab Sahulat Bazaars Authority Act, 2025
- PSBA's annual and mid-year performance reports
- The DG IPWM audit reports
- Independent evaluations from Baker Tilly Chartered Accountants and PCP-FBR

#### 3.2 Comparative Institutional Analysis:

The study uses structured comparisons between PSBA and other entities such as Utility Stores Corporation (USC), LWMC, and TEVTA to illustrate the distinctiveness of Rafaqat's reforms. Metrics like affordability, digital systems, third-party audits, and vendor inclusion were used as variables for comparison.

#### 3.3 Causal Attribution:

A central feature of the methodology was identifying direct causal links between the petitioner's strategic decisions and measurable institutional outcomes (e.g., below-DC rate pricing, delivery coverage, budget utilization, solarization). These were only accepted when supported by at least one independent source.

#### 3.4 Exclusion of Opinion-Based Inputs:

To retain academic integrity and prevent narrative bias, the study excludes interviews, staff testimonies, and anecdotal accounts. It relies exclusively on primary institutional documents and



authenticated third-party reports. In sum, this research methodology ensures a clean, audit-style evaluation of the petitioner's leadership impact using only verified, multi-source data. It is ideally suited for high-level legal, academic, or public policy review where precision, credibility, and documentation are paramount.

#### 4. Research Analysis

At the core of this study is the unique leadership role played by Naveed Rafaqat Ahmad in reimagining the Punjab Model Bazaars into what is now Pakistan's only statutory authority for retail-based public relief the Punjab Sahulat Bazaars Authority (PSBA). Initially structured as a Section 42 company, the organization was legally and operationally constrained by limited fiscal autonomy, administrative reach, and procurement powers. It was under Rafaqat's leadership that the organization transitioned into a statutorily legislated authority via the Punjab Sahulat Bazaars Authority Act, 2025 approved by the Punjab Cabinet, passed by the Provincial Assembly, signed by the Governor, and gazetted into law. This transformation was not inherited; it was authored, proposed, and steered by the petitioner himself. The change allowed PSBA to:

- Operate under independent governance
- Engage in direct procurement
- Expand to 25+ districts
- And deliver edibles at prices below both market and government-notified rates

Such a legal leap is unmatched in Pakistan's public retail history no other Section 42 company has successfully transitioned into a statutory body with similar authority and national footprint.

##### 4.1 Contributions Beyond Title: Innovating for the Bottom 60%

While many public servants operate within the bounds of their job descriptions, Rafaqat's work exceeded bureaucratic expectations and introduced non-routine, sector-altering innovations. These contributions were not symbolic they were structural and performance-defining.

Among his most critical interventions were:

- Free Home Delivery Service (FHDS): Launched Pakistan's first government-run digital grocery delivery system, completing 85,000+ subsidized orders in seven months during peak inflation periods.
- Digital Pricing Integration: Developed a live-price monitoring app and vendor rotation system that directly connected citizens with verified DC pricing and stallholder compliance. No other institution in Pakistan operates such a platform at this scale.
- Solarization of Bazaars: Initiated the solar-powered model bazaar at Township, reducing energy costs from Rs. 1 million/month to Rs. 100,000/month, reinvesting the savings into vendor subsidies and affordability margins.
- CSR Vendor Policy: Designed and implemented Pakistan's first public sector CSR stall allocation policy for widows, senior citizens, and differently-abled persons, making affordability not only about price but about access and dignity.

These initiatives demonstrate that Rafaqat's contributions were both original and high-impact, and cannot be considered mere extensions of routine administrative duties.

##### 4.2 Directly Attributable Outcomes Under Rafaqat's Leadership

The outcomes of these interventions are quantifiable, third-party verified, and institutionally transformative. Under Rafaqat's leadership, PSBA recorded:

- Consumer reach of 50 million+ citizens annually
- 36 bazaars across 25 districts, with ongoing expansion funded by a Rs. 10 billion ADP allocation

- 30–35% lower prices compared to open market
- 7–10% lower than DC-notified rates across essential edibles

These statistics are verified by the Directorate General of Internal Performance and Welfare Monitoring (DG IPWM) and also appear in PSBA’s audited performance reports. During Ramzan 2025, affordability gains were at their peak, supported by mobile delivery and dynamic vendor oversight.

Furthermore, PSBA secured:

- 84% performance rating by PCP-FBR
- 86/100 institutional score from Baker Tilly Chartered Accountants

Including:

- Program Expense Ratio: 95%
- Cash Days: >180 (indicating operational continuity)
- Receivables Days: <60 (indicating vendor payment efficiency)

These achievements are not only measurable but are documented as direct results of the policies introduced and executed under the petitioner’s supervision.

#### 4.3 Independent Validation: What the Records Prove

The petitioner’s role was not only critical in perception it is validated through official documentation and independent audits, addressing a major USCIS-style shortfall around objective validation.

- Legislative Records: The official PSBA Act of 2025 names the petitioner as the transition architect in board memos and reform blueprints.
- DG IPWM Report: Independently confirms price gaps, affordability benchmarks, home delivery outcomes, and operational spread.
- Board Resolutions & Internal Memos: Cite Rafaqat’s role in drafting key policies—especially price control, vendor discipline, and real-time data systems.
- PCP-FBR Score (84%): PSBA categorized as a public relief leader, surpassing legacy organizations.
- Baker Tilly Evaluation: Ranked PSBA #1 among 14 welfare bodies, a rare feat for a provincial organization competing with federal and donor-supported agencies.

#### 4.4 Comparative Analysis: PSBA vs. Peer Institutions

To better understand the singularity of Rafaqat’s outcomes, we compare PSBA with similar entities:

**Table: Comparison of PSBA with Peer Institutions**

Institution	Legal Status	Affordability Mechanism	Digital Delivery	Third-Party Ranking	CSR Inclusion
PSBA	Statutory Authority (2025)	Yes 30–35% below market; 7–10% below DC rates	Yes (App-based)	Yes (86/100)	Yes (Widows, Disabled)
USC	Federal SOE	Price parity only	No	No	Limited
TEVTA	Govt Dept	Not applicable	No	No	No
PFA	Regulator	Not applicable	No	No	No

LWMC	Section 42 Company	Not applicable	No	No	No
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(Source: PSBA Evaluation, Baker Tilly 2025; USC Public Reports; Gov. of Punjab Portals)

This comparison shows that no peer organization matches PSBA in:

- Affordability metrics
- Digital access
- Third-party validation
- Legal autonomy
- Inclusive vendor policy

This proves the petitioner's leadership was not only institutionally important—but nationally defining.

#### 4.5 Patterns of Innovation: A Strategic Approach to Public Welfare

Rafaqat's leadership followed a systematic pattern of:

**Legislate → Digitize → Subsidize → Verify → Expand**

Phase	Action
<b>Legislate</b>	Transitioned PSBA into statutory law
<b>Digitize</b>	Launched price dashboard, vendor platform, app
<b>Subsidize</b>	Enabled affordability ~35% below market
<b>Verify</b>	Institutionalized third-party audits (DG IPWM, PCP)
<b>Expand</b>	Secured Rs. 10B to scale model bazaars

This phased innovation model is repeatable, documented, and ready for replication across provinces.

#### 4.6 Analysis Outcomes

This analysis definitively proves that:

- Naveed Rafaqat Ahmad served in a critical leadership role, shaping institutional outcomes.
- His contributions went beyond title, introducing non-routine, strategic innovations.
- Multiple outcomes digital delivery, solar bazaars, vendor rotation, affordability are directly traceable to his interventions.
- These actions are validated independently via legislation, audits, and national benchmarks.

The petitioner did not merely manage an organization he built a replicable model for public welfare retail in Pakistan. His work redefined affordability not as a subsidy or slogan but as a data-driven, citizen-centered, legally backed policy outcome.

#### 5. Conclusion

This study demonstrates that Naveed Rafaqat Ahmad's leadership in the transformation of Punjab Model Bazaars was not only critical but also unprecedented in its outcomes and originality. Through verifiable institutional reforms, including the legal transition to a statutory authority, the launch of Pakistan's first public-sector digital grocery delivery system, and the consistent delivery of food items below both market and government-notified rates, Rafaqat redefined affordability in the public welfare sector. His contributions far exceeded the scope of formal titles introducing innovations in pricing, inclusion, governance, and sustainability. Independent audits, legislative records, and third-party evaluations validate the substance and national significance of his work.

This research addresses all identified shortfalls and proves that Rafaqat's role was not only essential to PSBA's success but also offers a replicable model for transparent, performance-driven public sector reform in Pakistan and beyond.

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