

# **PUNJAB SAHULAT BAZAARS AUTHORITY: A DISTINGUISHED PUBLIC WELFARE INSTITUTION WITH A UNIQUE BUSINESS MODEL UNMATCHED BY ANY OTHER ENTITY IN PAKISTAN**

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## **Abstract**

*This paper will discuss the Punjab Sahulat Bazaars Authority (PSBA) as a commendable public welfare organization and an exceptional experience of converting a Section 42 company into a full-scaled statutory organization in the Pakistani retail market. The study bases its analysis on qualitative methodology in order to evaluate the legal, financial, and operational performance of PSBA based on official documents, governmental reports, independent media ratings, and third-party ratings. Innovative systems such as real time price boards, solarized infrastructure, inclusion of women traders in a policy of vendor and subsidy free operations were introduced in PSBA under the visionary leadership of Naveed Razaqat Ahmad. Results show that PSBA continual surpasses similar organizations regarding price regulation and digital adoption and service provision by providing consumers with up to 35 percent savings on the market rates. The paper has concluded that PSBA is a rare manifestation of institutional reforms based on citizens, empowered by law, transparency in operation, and transformational leadership and can be a reference to emerging economies.*

**Keywords:** Distinguished, Unique, Institution, Unmatched.

## **1. Introduction**

The modern world with the dynamism in the field of the public welfare and the economic regulation has turned the Punjab Sahulat Bazaars Authority (PSBA) into the impressive institutional model, which incorporates the legal savoir-faire, the role of the public sector, and the measurable impact. The uniqueness of the history of PSBA is that it is the single and the sole Section 42 company in Pakistan to transform into a statutory authority by establishing a special legislative procedure according to which it experiences an institutional change and still provides sustainable services to the population (PSBA, 2025). This paper focuses on how PSBA under the administration of Naveed Razaqat Ahmad redesigned its approach to providing public welfare, through the development of a unique business model that was scalable and founded on affordability, accessibility, transparency and independence.

### **1.1 Legal Transformation: Institutional Leading the People.**

The main peculiarity of PSBA is the legal development that has never occurred before and is marked by the transformation of the company that is not-for-profit into a statutory control. The company was initially established as Punjab Model Bazaars Management Company (PMBMC) under Section 42 of Companies Act was in the operation under limited scope of corporate welfare groups. However, a Bill to elevate PMBMC into a statutory body was presented in the Punjab Assembly on February 17, 2025, passed on March 14, approved by the Governor on March 21, gazetted between March 24-29 which formally brings into existence the Punjab Sahulat Bazaars Authority Act, 2025 (PSBA Act, 2025). This made PSBA the only organization in the history of the Pakistani administration that was turned into the way of a process that has no legal, operating or political precedent.

Unlike other Section 42 organizations, such as PEEF, PPIF, or LWMC, which are limited-liability companies, PSBA is now legislatively independent, capable of doing procurement, and self-

governed (PSBA, 2025). It has its own board of technical experts, elected lawmakers, and senior bureaucrats and has a legal mandate to expand, emerge digital and innovative without departmental approvals (PSBA, 2025). This legal position not only makes PSBA visible in the eyes of its colleagues but also enables it to have legal continuity and mobilize resources and have independence in policy making.

### 1.2 Leadership-Driven Innovation: From Vision to Execution

At the heart of this transformation is Naveed Rafaqat Ahmad, whose strategic foresight and administrative competence catalyzed PSBA's evolution. As Director General, Ahmad authored the transition roadmap, secured cabinet and legislative buy-in, and led the operational overhaul of the Authority (PSBA, 2025). His leadership gave rise to multiple non-routine, field-defining innovations, including:

- Free Home Delivery Service integrated with a mobile app completing 85,000+ orders in 7 months with a fleet of 72 bikes (PSBA, 2025)
- Solarization of Bazaars, reducing electricity costs from Rs. 1 million/month to Rs. 100,000 at Township pilot site (Zahra, 2025)
- CSR Stall Policy for disabled persons, widows, and senior citizens to access subsidized vending opportunities (PSBA CSR Framework, 2025)
- Real-time pricing integration and vendor monitoring via mobile-based platforms the first and only in Pakistan's public retail sector (PSBA, 2025)

These initiatives are not mere extensions of existing systems but ground-up solutions tailored to Punjab's inflation crisis, consumer exclusion, and logistical bottlenecks. No other government-backed platform offers a legislatively mandated, app-based grocery delivery system that meets citizens where they are physically and digitally.

### 1.3 Operational Scale and Public Impact: Evidence of Institutional Eminence

PSBA's impact is not theoretical; it is reflected in its operational footprint and third-party validations. As of 2025, the Authority operates 36 Sahulat Bazaars across 25 districts, serving nearly 50 million citizens annually (PSBA, 2025). Its operations are supported by Rs. 10 billion in development funding for 100 new bazaars and an earlier Rs. 3.44 billion for 13 model bazaars (Daily Times, 2024). These investments demonstrate sustained government confidence in PSBA's delivery capability. Furthermore, PSBA has received an 84% public relief score from the Pakistan Centre for Philanthropy (PCP) and an overall benchmark score of 86/100 from Baker Tilly Chartered Accountants, ranking it #1 out of 14 peer institutions (PSBA, 2025). Key financial indicators include:

- Program Expense Ratio: 95% (majority spending on service delivery)
- Liquidity Ratio:  $\geq 1$  (financial stability)
- Receivable Days: Under 60 (efficient revenue recovery)
- Cash Days: Over 180 (uninterrupted operational capability)

This data-driven evaluation confirms that PSBA is not only distinct in form but distinguished in performance especially when compared to Section 42 peers who lack retail mechanisms or relief-oriented mandates.

### 1.4 Market Disruption and National-Level Relevance

Perhaps most important is the Authority's ability to disrupt conventional public welfare systems by delivering commodities ~35% below open-market prices and ~7% below government-notified DC rates, including during high-demand periods like Ramzan (PSBA, 2025). These figures are validated by press coverage, government pricing notifications, and PSBA's own internal audits (PSBA, 2025). This dual affordability metric positions PSBA as a national model for inflation

mitigation, rather than a localized intervention. A comparative analysis published in PSBA's internal review confirms that no other public entity, not even well-funded bodies like TEVTA or PFA matches PSBA in price relief, digital delivery, and statutory empowerment (PSBA, 2025).

### 1.5 Research Questions

- Q.1 How does the reputation, eminence, and distinction of the organization establish its status as a distinguished institution in its sector?
- Q.2 What specific actions, initiatives, or innovations undertaken by the petitioner were unprecedented or transformative, rather than routine or derivative?
- Q.3 What evidence of the organization's size, longevity, and sustained significance supports the claim of its distinguished reputation?

### 1.6 Significance of the Study

This study is significant as it documents and analyzes the unprecedented evolution of the Punjab Sahulat Bazaars Authority (PSBA) from a Section 42 company into Pakistan's only statutory public retail authority. By exploring PSBA's unique business model combining legislative independence, price relief, digital innovation, and vendor inclusivity this research highlights a scalable framework for public welfare governance in inflation-prone economies. The analysis focuses on the original contributions of Naveed Rafaqat Ahmad, whose strategic leadership redefined affordability through measurable public savings and structural reforms. The study holds academic, administrative, and policy relevance, offering an evidence-backed model that can inform future governance reforms, especially in developing countries. It also addresses existing gaps in scholarly and governmental documentation concerning institutional transformation, regulatory autonomy, and field-wide policy impact.

### 1.7 Hypotheses

- PSBA's transformation from a Section 42 company to a statutory authority significantly enhanced its governance autonomy, institutional credibility, and operational effectiveness.
- The innovations introduced under Naveed Rafaqat Ahmad's leadership represent non-routine, original contributions that directly impacted public-sector welfare delivery in Pakistan.
- Independent third-party evaluations and benchmarking reports validate PSBA's distinguished status and confirm its superior performance compared to peer institutions

### 1.8 Delimitation of the Study

This study is delimited to the institutional development and operational transformation of the Punjab Sahulat Bazaars Authority (PSBA) under the leadership of Naveed Rafaqat Ahmad. It focuses on the period between PSBA's Section 42 company registration and its statutory transition in 2025. The scope is restricted to PSBA's structural reforms, pricing strategy, market impact, and third-party evaluations. While comparative references to other Section 42 entities and public welfare programs are used for benchmarking, the study does not provide a nationwide survey of all welfare initiatives in Pakistan. The analysis relies exclusively on documentary evidence, official reports, and validated third-party audits, excluding anecdotal or interview-based perspectives. Financial performance, legal architecture, and service delivery metrics are emphasized to ensure alignment with the research questions and shortfall criteria.

### 1.9 Data Collection

The data for this study was collected through a documentary and archival research approach, focusing exclusively on verified, official, and publicly available records to ensure factual integrity. Primary data sources included the Punjab Sahulat Bazaars Authority (PSBA) internal performance reports, government notifications, statutory documents, and the DG IPWM third-party verification

report, which validated PSBA's impact in terms of footfall and pricing benchmarks. These documents provided crucial quantitative indicators such as the number of citizens served, the percentage difference between market and PSBA pricing, and operational coverage across districts. Additional quantitative data on financial governance, liquidity ratios, program expense allocations, and vendor performance were extracted from the Baker Tilly Chartered Accountants benchmarking report, which independently evaluated PSBA's performance across 14 peer institutions.

Secondary sources included media reports, official websites, public legislative records, and performance evaluation summaries from the Pakistan Centre for Philanthropy (PCP) and Federal Board of Revenue (FBR). These sources provided reputational data, statutory transitions, and regulatory compliance outcomes particularly the PCP-FBR score of 84% achieved by PSBA. All data used in this research was corroborated through multiple independent references to avoid relying solely on self-reported organizational narratives. This method ensured that the data set used for analysis was not only comprehensive but also sufficiently rigorous to meet academic, legal, and evaluative standards.

## 2. Literature Review

The development of 100 new Sahulat Bazaars in the province was one of the biggest programmes that the Punjab government implemented under the assistance of the Chief Minister Maryam Nawaz Sharif in a 10 billion programme. It is estimated that the project will supply the population with basic goods at low prices all year round that will help combat the pressure of inflation and maintain the prices at the same point. These Sahulat Bazaars are not seasonal unlike the former seasonal bazaars but are all year round which portrays a strategic change on institutionalization of subsidized retail services. It is among the larger strategies to make the food cheaper, assist low-and-middle-income families financially, and alter the system of providing the public services in Punjab (Minute Mirror, 2025).

When the government of Punjab decided to introduce mobile bazaar as a part of Sahulat on the Go program, it is an act to deliver the long awaited goods at low prices to the disadvantaged cities. As compared to the traditional government-funded programs, which are built on permanent funds, the program is built on self-sustaining financial platform, meaning that the program will be sustainable in the long-run as it will not rely on the repeated government subsidies. It will start with the opening of 14 mobile bazaars in the busy places of Lahore where it intends to open more mobile bazaars in other districts as well. The company will generate tremendous profits in terms of annual revenue and this will help the province with regards to improvement of the economy. It will also develop the small businesses and local entrepreneurship where the program will offer cheap and controlled spaces of the vendor. (Saleem, 2025)

Zahra introduces Zahra the Punjab Sahulat Bazaars Authority (PSBA) that no more is established on any subsidies but is an independent entity at its welfare given to people publicly. The article carries news on Sahulat on the Go mobile bazaar in Lahore which has 14 mobile bazaars and estimated annual revenue to 93.6 million on investment of 630.5 million. The argument being solarized is that it is a sustainability measure and the price of electricity fell 1 million to 100,000 in pilot bazaars. It has done additional solar upgrades in the province amounting to Rs. 693 million. PSBA has 36 bazaars in 25 districts and it serves 50 million in one year and with these innovations on hand, it has turned out to be an epitome of the institutional reform of the vision of the strategic upshot and the outcomes that are measurable.

In a study about neuroscience-based marketing practice, Ahmad (2025) explored the way in which companies were utilizing neuromarketing strategies to influence the behavior of the consumers



and how companies increased the performance of sales. The experiment was focused on the use of emotional stimulation, sensory variables and brain-based marketing and discovered that the companies that used these aspects of marketing had high customer loyalty, a stronger emotional attachment, and brand recall as compared to the companies that applied only the conventional marketing strategies.

Ahmad (2025) investigated the organizational implication of the diversity and inclusion practices by analyzing the contribution of diverse team in relation to the team performance. The researchers have demonstrated that proactively promoting the cultures of inclusion in the organization leads to better employee engagement, greater innovativeness, and overall effectiveness. Conversely, firms which lack diversity programs are characterized by low morale, absence of communication and creativity. The study by Ahmad and Mehmood et al. (2024) explores the importance of emotional labor in interpersonal relationship and well-being among service sector employees. The research focused on different industries such as hospitality, healthcare, and customer service and the findings revealed that emotional labor to some extent is one of the greatest contributors of burnout and lower job satisfaction. Nevertheless, it also demonstrated that the presence of high organizational support systems also can, in their turn, be helpful in softening these adverse effects because a psychologically supportive work atmosphere should be valued.

The field of psychological health in workplace is not an exception, and Ahmad, Ullah, and others (2025) have completed a research paper to investigate the effects of organizational dynamics and workplace stress on the well-being of workers. The study using survey data on 350 workers has shown that stress and mental health are highly associated with negative correlation. It also emphasized on the role of leadership and organization culture in alleviating stress and preventing burnout. Another issue was the innovation of marketing strategies, and Ahmad also discussed (2025) the difference between the approaches used by consumers when it comes to operating in traditional business and those involving e-commerce brands. The discussion has revealed that the content personalization and advertising as well as real-time data analytics have enabled e-commerce businesses to attract and retain customers. On the other hand, traditional companies tend to be more willing to employ more generalized marketing approaches that are not as sensitive in the changing consumer behavior.

Ahmad (2025) also conducted a study on how new technologies can be applied to the sphere of supply chain efficiency in the e-commerce sector i.e. artificial intelligence, blockchain, and the Internet of Things. This paper has revealed that the technologies are capable of raising accuracy of inventory, enhancing order processing and real time tracking that results in reduced costs and customer satisfaction.

When assessing the issue of financial accessibility, Ahmad (2025) explored the use of digital banking tools to enable financial accessibility in emerging economies. The findings revealed that mobile banking services and e-wallets are appropriate in reaching underserved populations particularly in rural environments. These platforms provide secure and convenient financial services, therefore, even the inequality is equalized, and overall access to financial services is increased. In a study of the issue of institutional reform in the field of the provision of state services, Ahmad (2025) discussed how Punjab Model Bazaars could have been revamped into a model that was controlled by the authority and not by a company-managed model. The researchers also concluded that the stated trend led to the increase of the level of transparency and operational efficiency, and the satisfaction of citizens, which, in the long-run, helped to increase the overall trust of the general population.

The study by Ahmad (2024) assessed how sustainability is adopted by small and medium-sized companies in Pakistan as their business approaches. The study could determine that the competitive advantages such as superior customer perception, amplified brand loyalty and enhanced profitability were more dominated in the businesses that have adopted the sustainable practices. On the other hand, those businesses that are not sustainable will lose respect and will be irrelevant in the market. A bazaar as a kind of government of open communities is built on two main principles. First, it is also based on a specified contractual basis just like any other form of governance. In particular, it follows an implicit or explicit agreement that allows the members of the open community to use, reproduce, improve, enhance, or share many assets that most often are information and knowledge, nonetheless, material products. Bazaar model, in contrast to other systems of governance, which are characterized by dominance over assets either by an individual (as in a firm) or by several people (as in a network), will not allow the contributors to appropriate the common assets. (Demil & Warnier, 2013)

The second characteristic of the bazaar is its focus on the openness. Openness implies the lack of barriers to participation and it can be considered as a kind of ideal democracy (Lessig, 1999). Contributions come with freedom of engagement that is, the participants are not chosen, on the contrary, they tend to choose themselves into the community. This is unlike other forms of organization: companies are actively recruiting members, to enter a market one has to gain certain barriers, and entering a network usually means having to be co-opted or invited by the existing members. (Afuah and Tucci, 2012). The potentials of the bazaar are mainly because of its transparency and the non-appropriable quality of common resources, which stimulate people to take part even in the case of the absence of significant efficiency bonus. This transparency encourages volunteers of varied knowledge and experience thus lowering the cost of searching to support a project. In crowdsourcing scenarios, bazaar governance can be used to foster innovation not limited by the current knowledge base of an organization. The local expertise can be used to its advantage in transactions that involve distant search, increasing the possible sources of innovation at low costs. The distant search can be based on some technologies such as the Internet, or even face-to-face interactions with the participants, which will enable innovators to receive the benefits of networks that are not a part of their original community (Franke and Shah, 2003).

The model of bazaar can be used to improve the compatibility of products and the consumer preferences. Participants usually are the consumers and producers of the products themselves, this is why they develop solutions that suit their requirements. Through this, the bazaar governance demonstrates the privateness of individuals as opposed to the market-based mechanisms such as prices. An example is the availability of the computer-controlled tools like cutting machines, milling machines and laser cutters in fab labs (Gershenfeld, 2005). This platform allows members to create their own projects and objects that cannot be found in traditional markets. Fab labs do not enable the economies of scale of mass production, but they accommodate niche markets by encouraging knowledge sharing in the community and throughout the broader network, which produces a kind of long tail of unique products (Anderson, 2013).

Organizations that use bazaar-style governance of one or more forms of transactions are commonly characterized by business models based on open communities. Non-profit organizations, companies or even individual entrepreneurs can use these models. They entail incorporation of one or more open communities to the value network of the organization and these are in line with the open innovation framework proposed by Chesbrough (2003).

Conducting the qualitative research concerning the consumer behavior of digital markets, Ahmad (2025) has conducted the repeat buying behavior in typical online commerce platforms in Pakistan,

i.e., Daraz and OLX. The findings indicated that products quality, secure payment systems, excellent customer services, and excellent previous experiences are the primary factors that result in consumer loyalty. The study has demonstrated the importance of religion and trust in service to retain long-term customer relationships in competitive online markets. In the research on the topic of resilience in business, Ahmad (2025) analyzed the reaction of Pakistani firms to the crisis in the world and the financial situation in case of the global crisis and its economically disrupting effect. The study established that some of the strategies employed by organizations in dealing with uncertainty include agile decision-making, liquidity management, external financing and flexible resource allocation. They were discovered to be dynamic financial practices that enhanced business continuity, as well as protective organizational stability in troubled market periods.

The article by Ahmad (2025) has explored the new role of fintech startups within the Pakistani financial ecosystem regarding facilitating innovation and increasing access to finance. It was discovered that the offered digital solutions by fintech companies are changing the industry making the industry easier to conduct transaction, gain user trust, and gain access to financial services. The regulation, data security, and further technological advancement is the impetus of sustainable development in this sphere. In his article, Ahmad (2025) talks about the actual use of blockchain technology in the supply chain networks in Pakistan in particular with the focus on enhancing the extent of transparency, minimising counterfeit products, and managing the problem of insufficient efficiency of operations. It is premised on a set of qualitative interviews with the stakeholders in the agricultural, pharmaceutical, textile, and logistic sectors in which it is established that blockchain can contribute significantly to enhancing traceability and inter-organizational coordination. Despite the promise, technological constraints, poor infrastructure, regulatory uncertainty, and culture shock hold it in its check. According to the study, there is a need to invest specifically in capacity building, infrastructure support and policy reform to be able to successfully integrate blockchains. Ahmad finds that it will require another level of action to achieve significant change in order to move beyond the hypocritical concern of scalable and context specific applications.

In the article, Ahmad (2025) talks about the integration of artificial intelligence in the supply chain industry in Pakistan and describes the process as one that improves the demand forecasting, inventory management, and logistics efficiency. The study is founded on the interviews with key industries which make it possible to conclude that AI improves responsiveness and decision-making. Despite its benefits, the lack of technical skills, financial limitations, outdated and reluctance to change systems are among the factors, which prevent its adoption. Ahmad underlines the great importance of leadership, employee training, and the spirit of innovation and concludes that the AI role will be premised on the long-term investment and a digital strategy situation-specific.

### 3. Research Methodology

This study adopts a qualitative, document-based research methodology grounded in the principles of evidence-based analysis, policy evaluation, and institutional benchmarking. Given the nature of the research questions which seek to establish the uniqueness, performance, and leadership impact of the Punjab Sahulat Bazaars Authority (PSBA) a methodology rooted in official documentation, legislative records, and third-party evaluations was deemed most appropriate.

#### 3.1 Research Design

The research was structured around three central questions:

- What distinguishes PSBA's institutional reputation in its sector?
- What transformative and original contributions were made by the petitioner?

- What evidence supports the scale and sustained impact of PSBA?

To address these, the study employed a descriptive-analytical design. Each shortfall was converted into an analytical checkpoint, and the article's sections were built to eliminate those weaknesses using verifiable data. This method ensured that the article not only described PSBA's achievements but also critically validated each claim against recognized standards of originality, field-wide impact, and independent verification.

### 3.2 Data Sources

The study relied exclusively on primary and secondary documentary sources. These included:

- The official PSBA multi-year performance report (2025), containing internal data, financials, and summaries of operations.
- The DG IPWM third-party verification report, confirming key metrics such as consumer footfall and pricing comparisons below market and notified rates.
- The Pakistan Centre for Philanthropy (PCP) and FBR compliance evaluation, awarding PSBA an 84% performance score.
- The Baker Tilly Chartered Accountants benchmarking report, providing detailed performance metrics across governance, financial sustainability, and service delivery.
- References to PSBA's statutory transition through legislative documents, including the Punjab Sahulat Bazaars Authority Act, 2025.
- National and local media coverage, press releases, and policy reports validating PSBA's recognition and adoption.

These sources were cross-referenced and mapped to each shortfall outlined in the initial scope.

### 3.3 Evaluation Framework

The data was analyzed using a custom-designed Shortfall Elimination Framework, which ensured that:

- Every factual claim (e.g., affordability %, delivery figures, legal transitions) was supported by primary source documentation.
- Each innovation by the petitioner was evaluated for originality, strategic value, and replication potential.
- Institutional success was measured using independent benchmarking data, not internal self-reporting alone.

Performance indicators were aligned with nonprofit assessment standards (e.g., liquidity ratio, administrative efficiency, program expense ratio), ensuring international comparability and credibility.

## 4. Limitations

The methodology is limited by its documentary focus, excluding direct interviews or survey data. However, this was intentional to maintain a verifiable, citation-driven standard suitable for academic or legal review.

## 4. Analysis

The Punjab Sahulat Bazaars Authority (PSBA) occupies a uniquely distinguished position within the Pakistani system of public welfare because of its legal status and the ability to operate innovatively and the externally validated impact. The essence of PSBA difference is that it has already transformed into a statutory authority a status that other public welfare organizations in Pakistan have never done. A Section 42 company according to the Companies Act, 2017, is a not-



profit making institution registered under the Securities and Exchange Commission of Pakistan (SECP), which must fulfill a social, charitable, or other societal interest, without the distribution of profits. This structure was the first to be set up by PSBA under the name of Punjab Model Bazaars Management Company (PMBMC) and fulfilled all the requirements such as independent board set-up, public mandate and fiscal transparency.

However, unlike other Section 42 organizations such as PEEF or PPIF, which remain under company law limitations, PSBA underwent a complete legal transformation through the Punjab Sahulat Bazaars Authority Act, 2025. This Act was passed by the Punjab Assembly, approved by the Governor, and gazetted formally granting PSBA statutory authority. This transition conferred legislative autonomy, financial authority, and procurement independence (PSBA Report, 2025). As a result, PSBA is not only an operational body but a permanently legislated authority, with the power to implement, regulate, and innovate without seeking departmental approvals a feature unmatched by any other peer institution.

#### 4.1 Scale, Longevity, and Governmental Endorsement

The size and longevity of PSBA further cement its status as a nationally distinguished institution. As of 2025, PSBA operates 36 fully functional Sahulat Bazaars across 25 districts, with ongoing expansion funded by a Rs. 10 billion ADP allocation for 100 new sites (PSBA, 2025). Over the last 13 years, the authority has received Rs. 3.44 billion in development funding for bazaar construction and maintenance a testament to sustained governmental trust (PSBA, 2025). According to operational data, PSBA serves approximately 50 million citizens annually, and during Ramzan alone, facilitated over 85,000 home deliveries, backed by a fleet of 72 motorbikes and a mobile-based delivery system (DG IPWM, 2025).

PSBA's endurance is not just bureaucratic; it is validated through performance audits and government-backed reviews. The Pakistan Centre for Philanthropy (PCP) awarded PSBA an 84% score, confirming its classification as a top-tier public relief entity (PSBA, 2025). Additionally, a comprehensive evaluation conducted by Baker Tilly Chartered Accountants awarded PSBA an overall performance score of 86/100, the highest among 14 peer institutions assessed nationwide (PSBA, 2025).

#### 4.2 Third-Party Validations: Addressing Independent Recognition and Impact

The Baker Tilly and PCP-FBR evaluations together confirm PSBA's standing through hard data. Table 1 below provides key performance scores:

Performance Metric	Score/Value	Significance
Financial Sustainability	90 / 100	Long-term financial stability
Service Delivery	82 / 100	High efficiency and citizen satisfaction
Governance	84 / 100	Transparent and accountable structure
Overall Composite Score	86 / 100	Top performer among 14 public institutions
Program Expense Ratio	95 (Excellent)	Most budget allocated to citizen services
Administrative Ratio	95 (Very Lean)	Low overhead cost structure
Liquidity Ratio	≥1 (Satisfactory)	Stable operational funding
Cash Days	> 180 Days	Long cash runway ensuring continuous service
Receivable Days	< 60 Days	Fast revenue recovery and vendor payments

(Source: Baker Tilly Chartered Accountants, PSBA Evaluation Report, 2025)

These figures not only meet but exceed international benchmarks for nonprofit and public welfare governance. They also fulfill the shortfall regarding independent benchmarking, as PSBA's position is externally validated and quantitatively superior to organizations such as TEVTA, PFA, and BISP in key delivery areas (PSBA, 2025).

### 4.3 Petitioner's Original Contributions: Proving Innovation Beyond Routine

The most critical shortfall evidence of original, field-shaping contributions by the petitioner, Naveed Rafaqat Ahmad is addressed through a series of strategic, non-routine interventions that transformed the way affordability and access are managed in Punjab's retail governance.

#### 4.3.1 Free Home Delivery Service (FHDS):

PSBA's FHDS, launched under Ahmad's leadership, represents Pakistan's first digitally integrated public-sector grocery delivery system. Over 85,000 deliveries were completed in 7 months, targeting vulnerable groups during peak inflation (PSBA, 2025).

#### 4.3.2 Real-Time Price Monitoring:

Ahmad introduced a mobile-based digital price control mechanism, allowing citizens to view live prices, check vendor slots, and receive alerts. This replaced the previously manual, corruption-prone system a complete paradigm shift in market regulation (PSBA, 2025).

#### 4.3.3 Solarization of Bazaars:

In an effort to reduce operational costs and create green infrastructure, PSBA piloted a solar-powered model bazaar at Township, Lahore reducing power bills from Rs. 1 million/month to Rs. 100,000/month (Zahra, 2025).

#### 4.3.4 Women Vendor Inclusion & CSR Stall Policy:

PSBA introduced reserved CSR stalls for widows, disabled persons, and senior citizens integrated into its vendor rotation system. This initiative not only diversified vendor participation but also set a national precedent for inclusive market design (PSBA CSR Framework, 2025). Each of these initiatives is original, field-relevant, and replicable across Pakistan thereby meeting the criterion that the work must not be routine or derivative, and must have sector-wide relevance.

### 4.4 Field-Wide Impact: Beyond Institutional Boundaries

PSBA's innovations are not confined to one organization. Their impact is already being replicated or considered by other administrative bodies. For example:

- The Free Home Delivery model has been proposed for adaptation by District Food Departments in Sargodha and Multan (PSBA Meeting Minutes, 2025).
- The solar-powered bazaar infrastructure is being reviewed by the Punjab Energy Department for broader adoption.
- Multiple legislators from other provinces have requested legislative briefs on the PSBA model to consider provincial replication (PSBA, 2025).

These developments show that Ahmad's contributions have moved beyond his formal role and now inform broader public welfare policymaking thereby addressing the shortfall regarding national and field-wide influence.

### 4.5 DG IPWM Verification: Factual Confirmation of Performance Claims

The third-party report from the Directorate General of Internal Performance and Welfare Monitoring (DG IPWM) confirms PSBA's public impact:

- PSBA delivered commodities ~35% below open market rates
- In many cases, items were sold 7–10% below the government-notified DC rates
- PSBA served millions of consumers daily with a verified footfall of over 1.2 million/month (DG IPWM, 2025)

This fulfills the shortfall regarding third-party confirmation of pricing and footfall claims, as the data is not self-reported but independently monitored.

## 5. Conclusion

The Punjab Sahulat Bazaars Authority (PSBA) stands as a groundbreaking model of public welfare governance in Pakistan, unmatched in its legal structure, affordability impact, and institutional

innovation. This study has demonstrated that PSBA's transformation from a Section 42 company to a statutory authority was not only unprecedented but also legally and operationally significant. Under the visionary leadership of Naveed Rafaqat Ahmad, PSBA introduced original, non-routine reforms ranging from solarized retail and home delivery to real-time pricing and inclusive vendor policies. Independent audits, third-party evaluations, and national benchmarking confirm PSBA's distinguished status and sector-wide relevance. By thoroughly addressing all shortfalls, this research validates PSBA as a nationally recognized, field-shaping institution fulfilling its title and offering a replicable model for welfare innovation in emerging economies.

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